Archdiocesan Restructuring Workbook

Our Lady of Guadalupe Parish

Detroit

Planning Area 2

Published March 2026

About the Workbook

There are three sections of this workbook, each one equips priests and key parish leaders with essential data about:

1) The Archdiocese of Detroit
2) Your planning area
3) Your parish

This workbook serves as a planning resource to support thoughtful reflection on the current strengths and future opportunities for ministry and evangelization within each planning area.

Prayer for Archdiocesan Restructuring

Come, Holy Spirit.

Make your presence known as we restructure the parishes
and ministries of our archdiocese.

Be our light on the path we walk together.
Help us hear your voice in the quiet of our own hearts,
in the wisdom of others and in the world around us.

We know you are with us in every step of the process.
Give us clarity, understanding, and direction.
In all things, help us share the light of your love. Amen.

Ste. Anne, pray for us.
Blessed Solanus Casey, pray for us.
Mary, Mother of the Church, pray for us.

Why Archdiocesan Restructuring?

Many parishes were built or grew in a time when Christian values and assumptions were the norm. Faith was inherited and the Church held cultural influence.

There is no doubt that the culture around us, both in the United States and locally in the Archdiocese of Detroit, has changed. The mission, however, has not; it has always been to “go and make disciples” (Matthew 28:19)

Why Archdiocesan Restructuring?

I dream of a "missionary option", that is, a missionary impulse capable of transforming everything, so that the Church's customs, ways of doing things, times and schedules, language and structures can be suitably channeled for the evangelization of today's world rather than for her self-perseveration.

Evangelii Gaudium, 27

Why Archdiocesan Restructuring?

The renewal of structures demanded by pastoral conversion can only be understood in this light, as part of an effort to make them more mission-oriented, to make ordinary pastoral activity on every level more inclusive and open, to inspire in pastoral workers a constant desire to go forth and in this way to elicit a positive response from all those whom Jesus summons to friendship with himself.

Evangelii Gaudium, 27

Archdiocesan Restructuring Process

Why?

As we move forward on mission, we must first address the challenges of our changing culture, which include demographic and financial shifts, a decline in the practice of the faith, and fewer priests serving our archdiocese. These challenges have resulted in limited resources to serve, sustain, and grow the Church in Detroit.

How?

The Archdiocesan Restructuring process will examine the existing Families of Parishes structure, as well as the structure of the Curia, to discern how we can be structured and how our resources can be best aligned "for the evangelization of today's world rather than for [our] self-preservation" (Evangelii Gaudium, 27).

Archdiocesan Restructuring Challenges

Our Goal for Restructuring

Develop a new pastorate model authored by the Holy Spirit that establishes a vibrant Catholic presence in every area of the Archdiocese of Detroit.

Vibrant Parishes

Gospel renewal in our parishes and other ministry efforts

Flourishing Priests

Priests flourishing in their ministry to parishes and the greater community

Mission Ready

Secure a vibrant future for the Church of Detroit

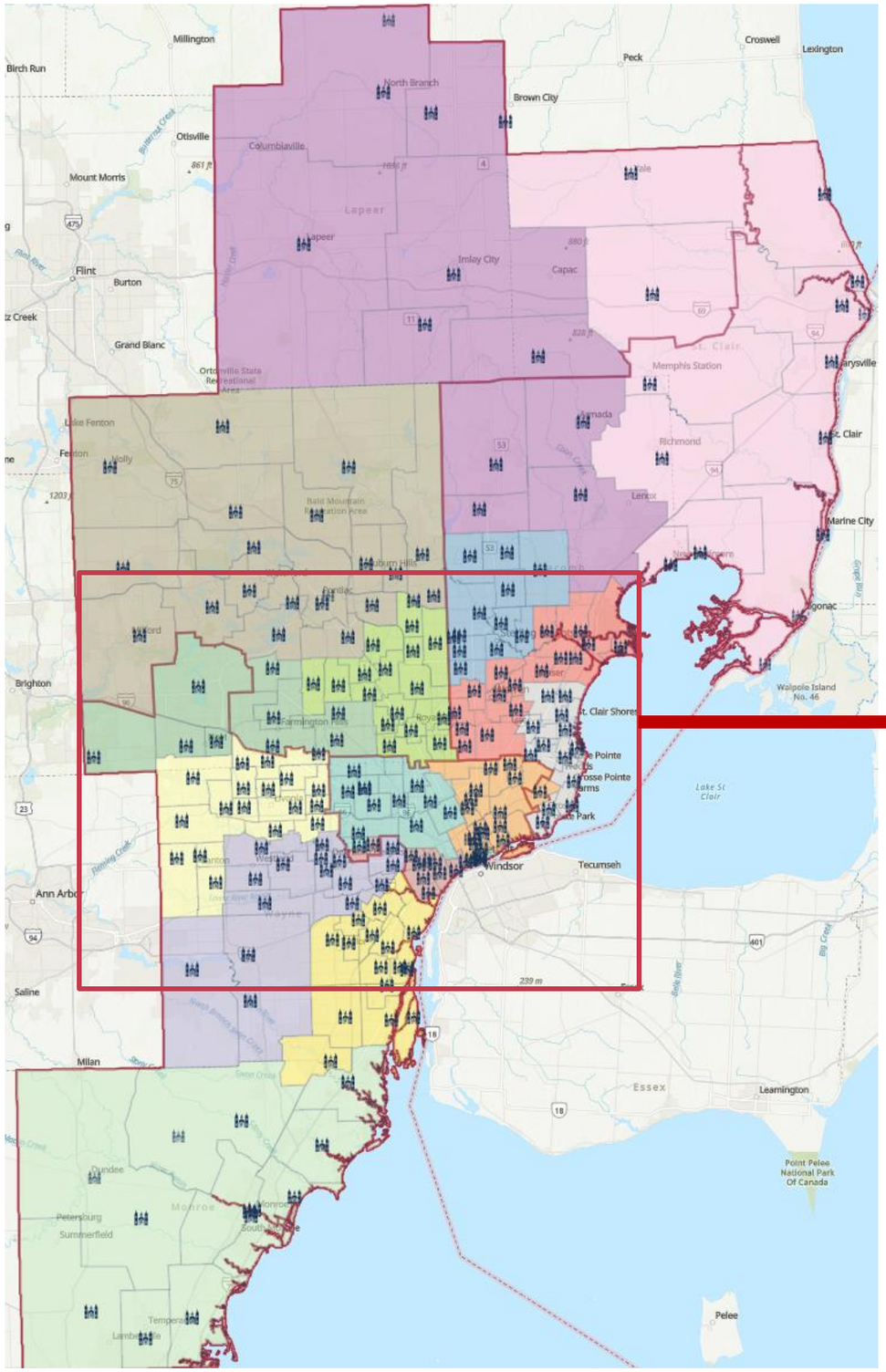
Section One

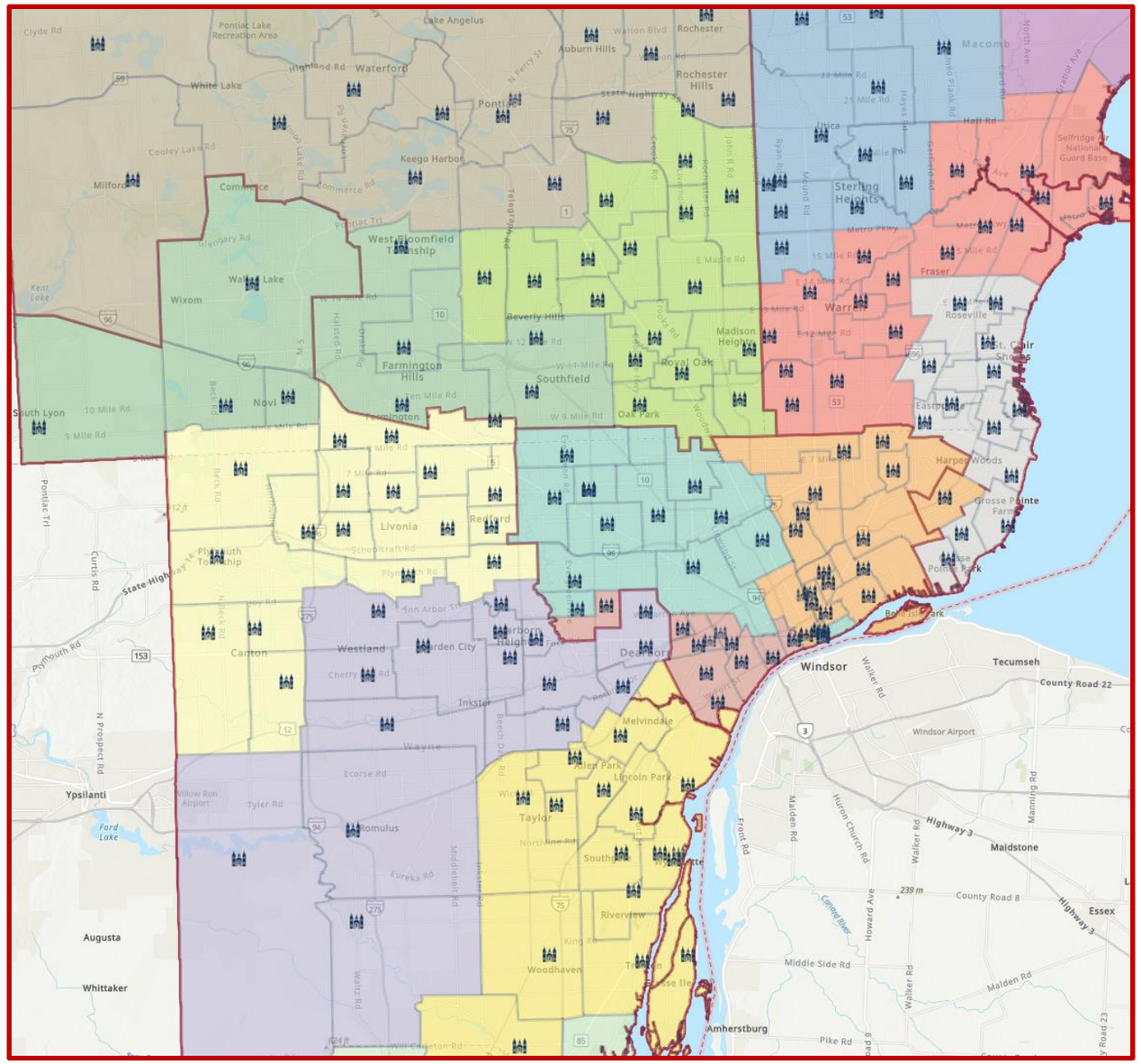
The Archdiocese of Detroit

About our Archdiocese

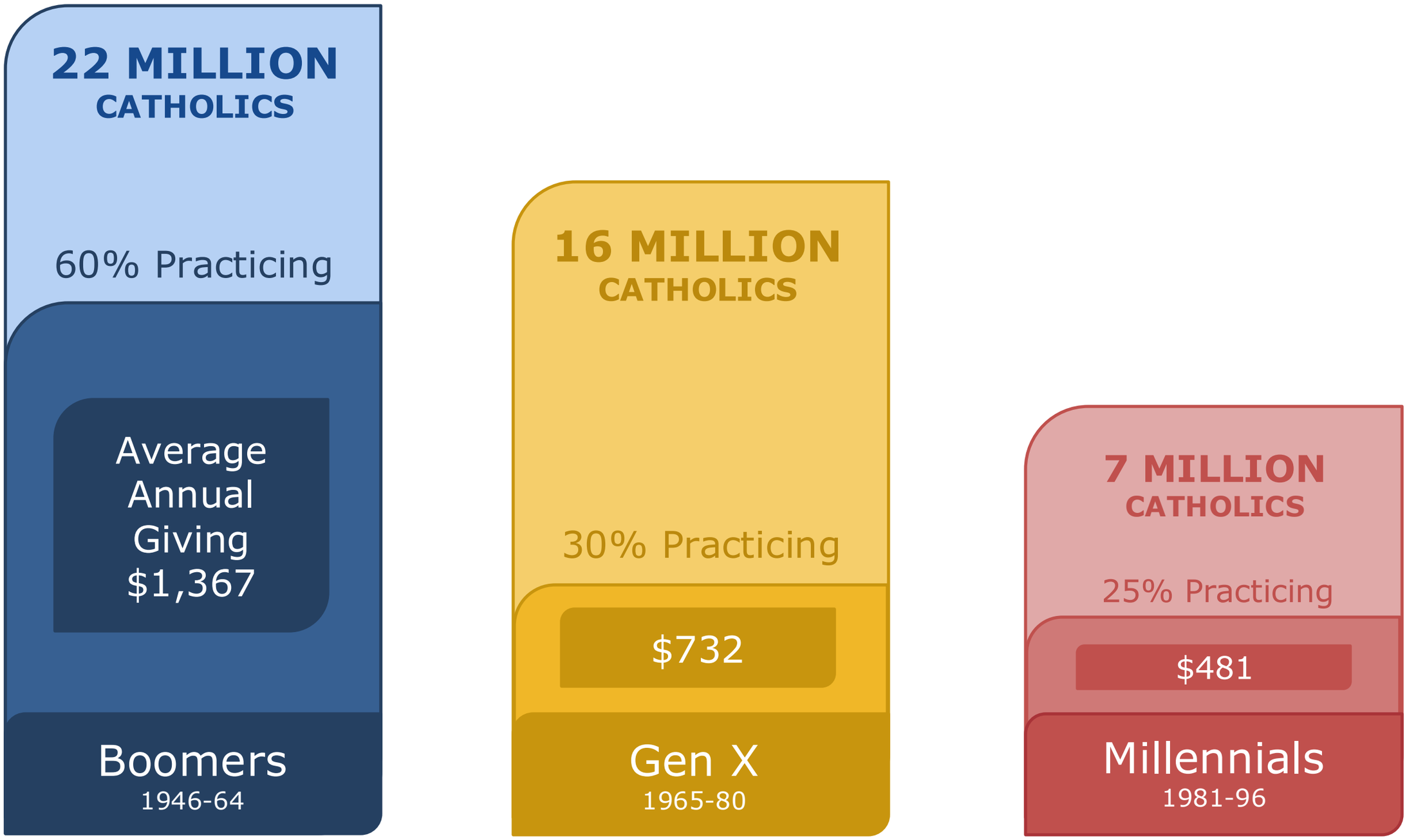
- The Archdiocese of Detroit is comprised of 209 parishes encompassing the City of Detroit and six surrounding counties – a large and diverse territory: urban, suburban and rural.
- Our local church has been declining for several decades as older Catholics move or die and there are insufficient number of young Catholics to take their place.
- This is best exemplified by the significant decline in the number of births and baptisms in our diocese.
- As our Catholic population has moved from the city to the near suburbs and from the near suburbs to the farther out suburbs, this has resulted in too few priests in large parishes and too many priests in small parishes.
- Our diocesan priests are aging and the number of priests to serve our Catholic population is declining.
- Over the past decade, Mass attendance has been on a steady decline. Despite a rebound from 2020 to 2024, Mass attendance remains 14.7% below pre-COVID levels.
- The current average rate of Mass attendance decline each year across the Archdiocese is 4%.

Our Territory for Evangelization



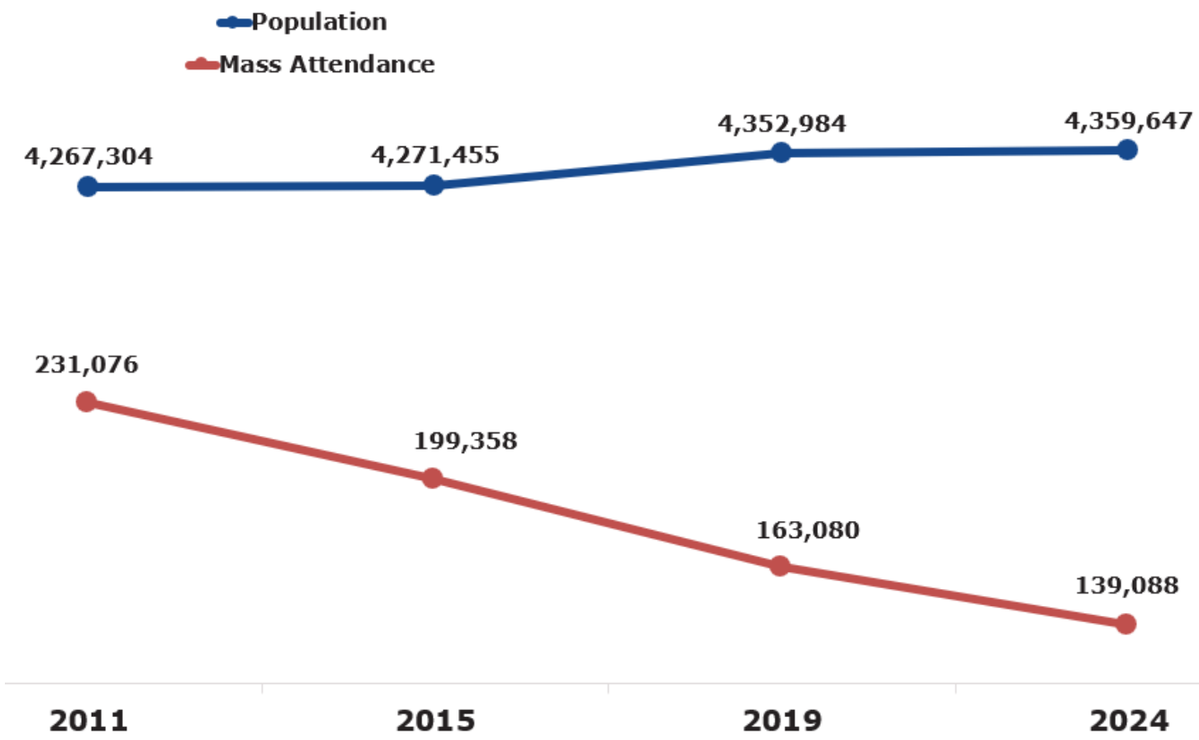


Nationally, Practice and Generosity are Declining with Each Generation



Source: Catholic Leadership Institute | CARA | Pew Research

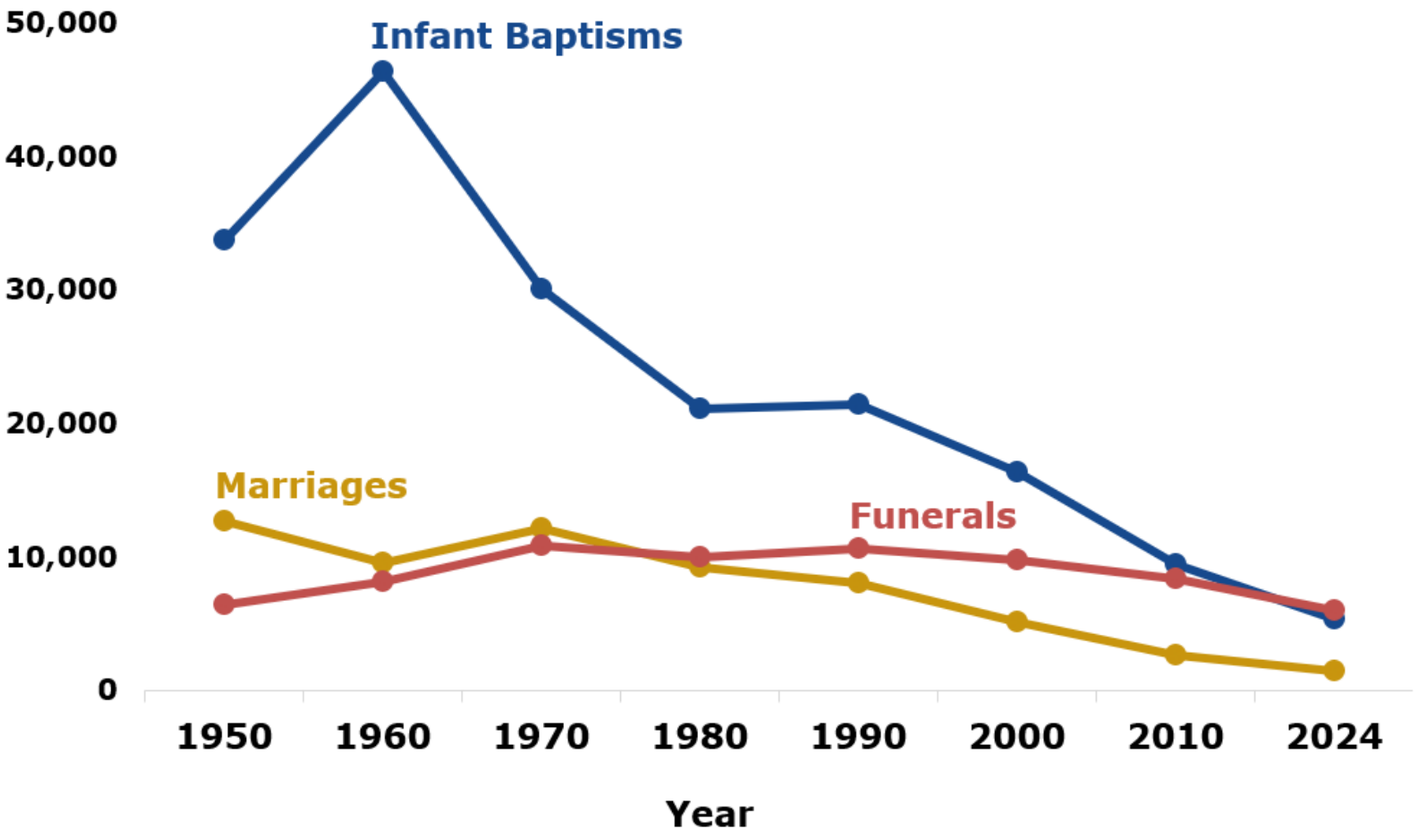
As Greater Detroit Population Grows, Regular Mass Attendance Continues to Decline



Population Source: Michigan Senate Fiscal Agency

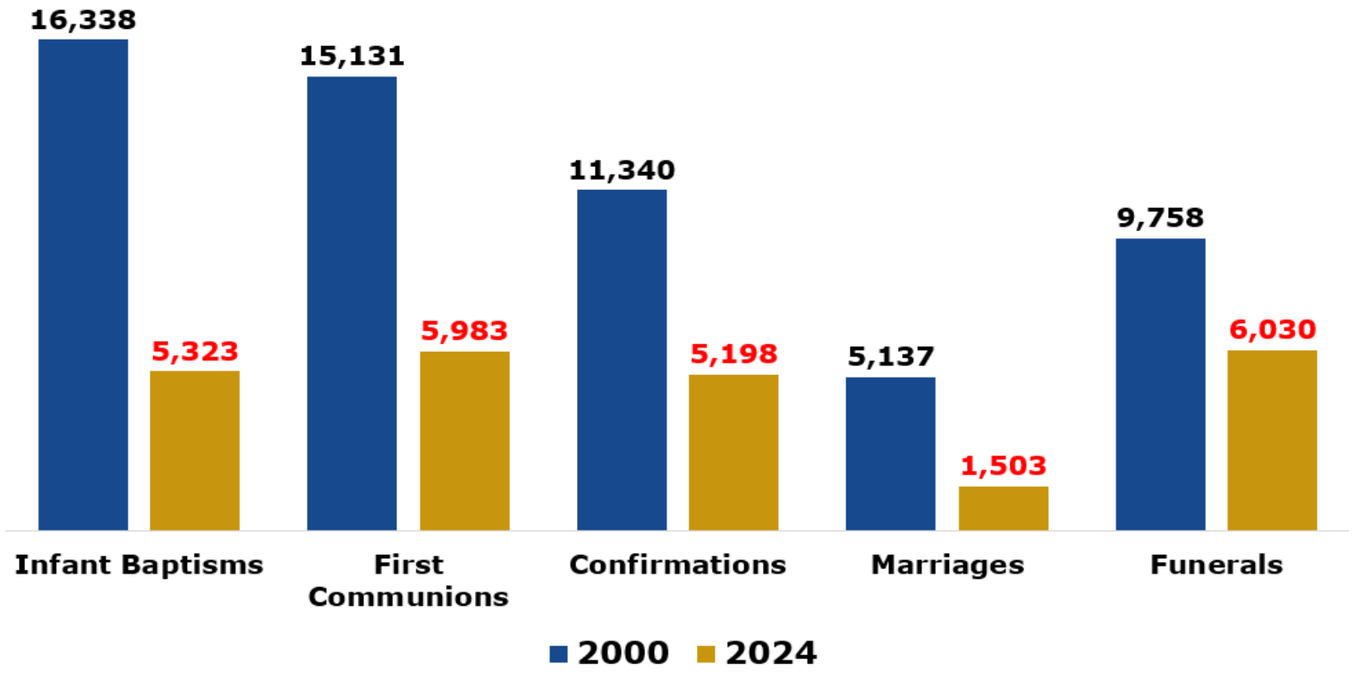
- **Mass attendance has declined by nearly 92,000 people since 2011, dropping from 231,076 to 139,088 by 2024 – a 40% decrease in just 13 years.**
- The decline is persistent across every period, not a one-time drop:
  - 2011 -> 2015: down 31,718 (-13.7%)
  - 2015 -> 2019: down 36,278 (-18.2%)
  - 2019 -> 2024: down 23,993 (-14.7%)
- On average, Mass attendance has fallen by about 4% per year, meaning roughly 1 in every 25 regular attendees is lost annually if the trend continues.
- At the current rate of decline, one-third of today's Mass-attending Catholics will no longer be attending within the next decade.
- In 2024, only 29% of pews were occupied across the Archdiocese of Detroit.

Our Church is Growing Older, Not Younger



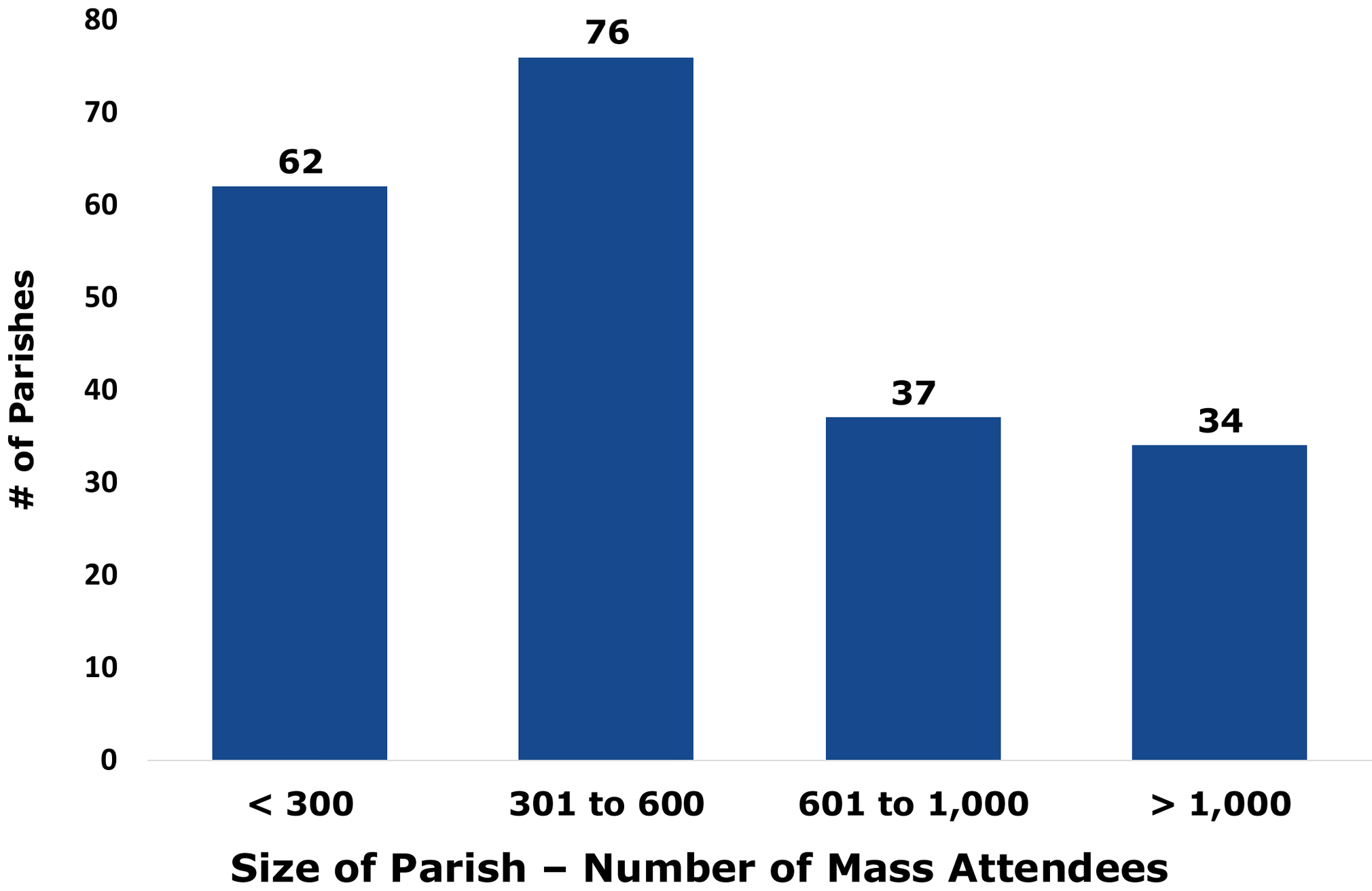
- Infant baptisms have declined the most dramatically—by roughly 60-70% from peak to present, showing a sharp and sustained drop after an early high point and signaling a major contraction in new families entering the Church sacramentally.
- Marriages have fallen by approximately 40-50% over the period shown, with a brief early increase followed by a steady, long-term decline, ending at their lowest level in the most recent year.
- Funerals have remained comparatively stable, fluctuating within roughly a 10-20% range, before tapering downward—indicating that overall sacramental life is increasingly weighted toward later stages of life rather than beginnings.

Funerals Now Exceed All Other Sacraments

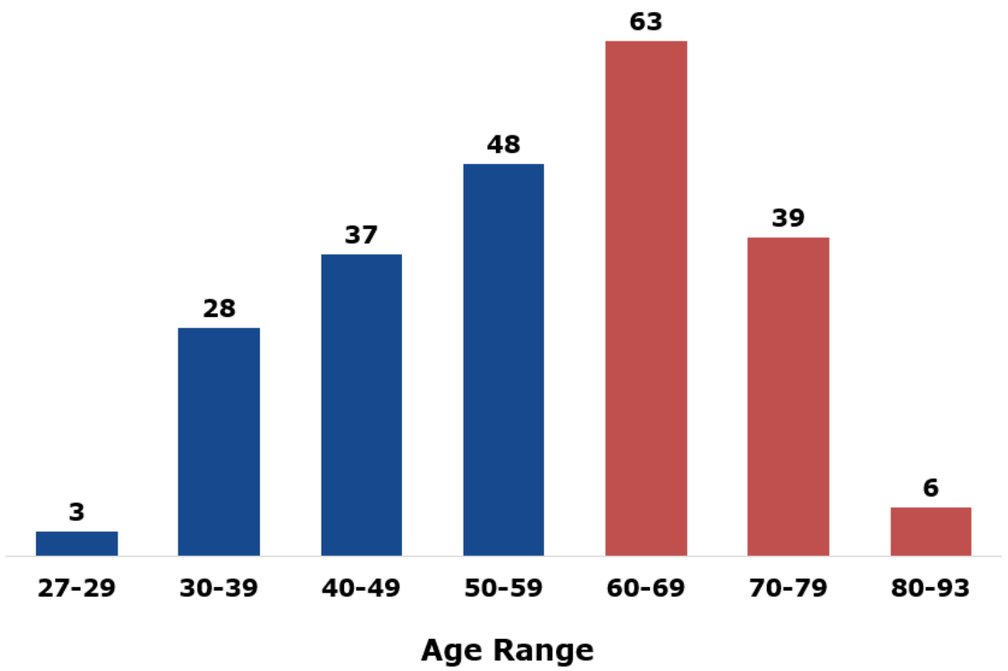


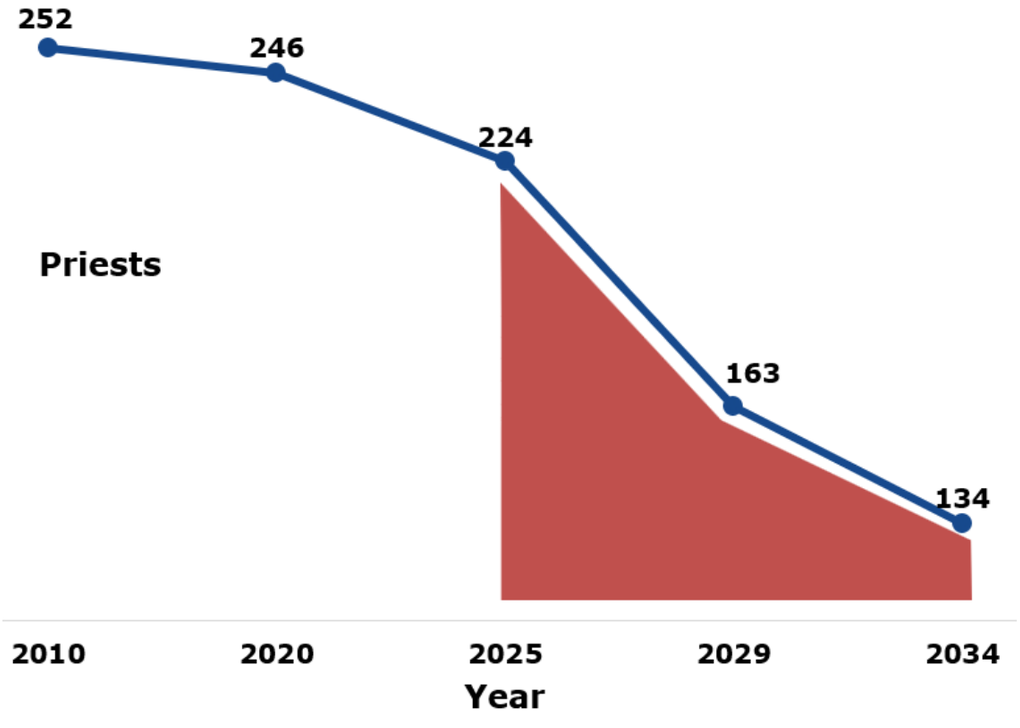
- Funerals now exceed every other sacrament at roughly 6,000 annually, surpassing baptisms, marriages, and confirmations individually.
- Baptisms and marriages remain at or below 5,000 per year, reinforcing earlier trends showing fewer people entering and forming within the Church.
- Sacramental life is increasingly concentrated at end-of-life, reflecting an aging Catholic population and a shrinking pipeline of new participants.

Today, 138 Parishes of 209 Have Under 600 Regular Mass Attendees



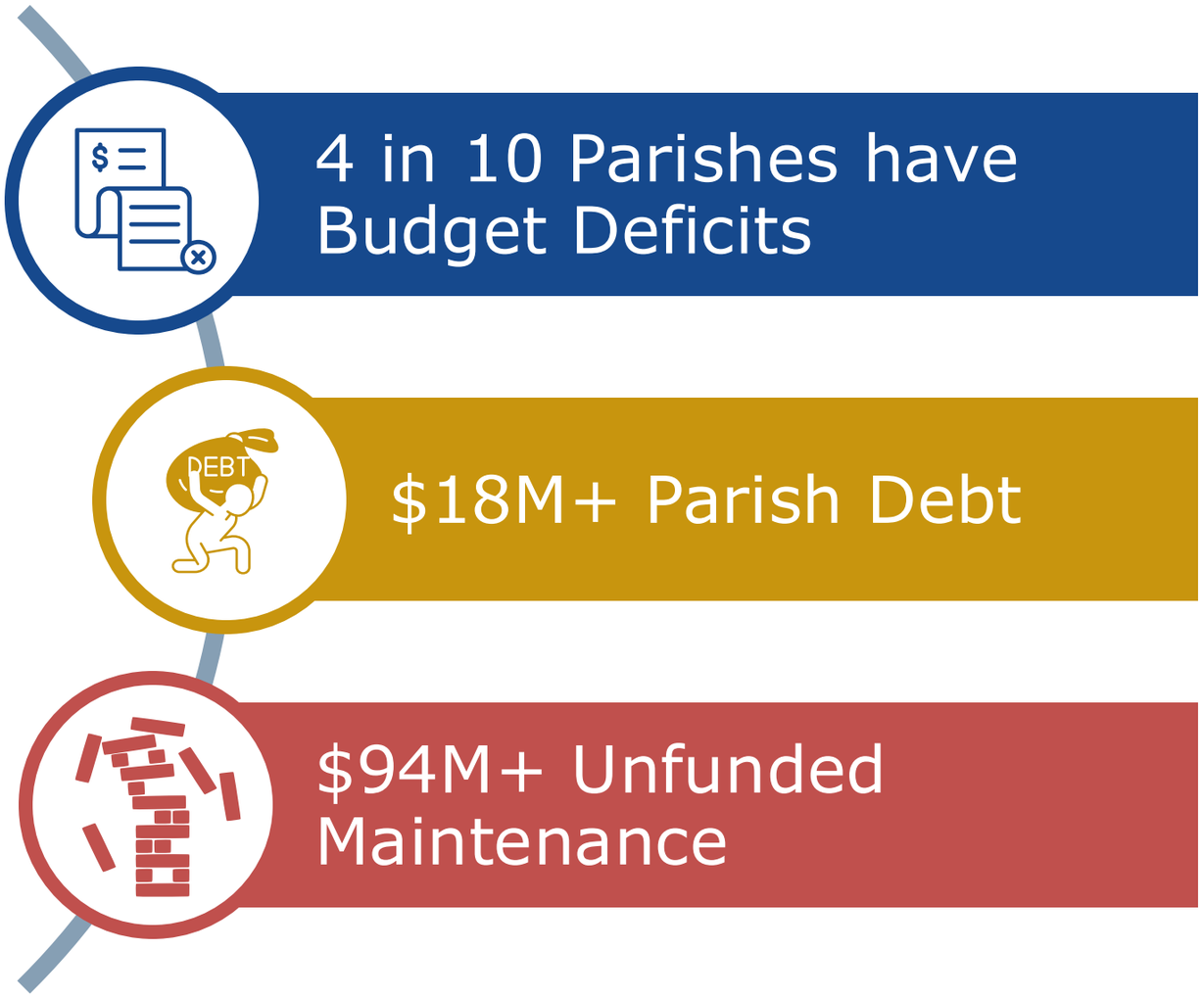
Projected Priest Supply Will Not Meet Demand





- Priests may retire from parish ministry at age 70 and must take senior status after age 80, which significantly reduces the future pool of available priests.
- The number of diocesan priests is projected to decline by roughly 25-30% over the next decade, while the diocese must continue to serve 209 parishes.
- As priests reach retirement age (70), projected supply falls below the total number of parishes, eliminating the feasibility of one priest per parish.
- The projected shortfall is equivalent to dozens of parish assignments, before accounting for parishes that require 2-3 priests.

Heavy Financial Burdens Limit Parish Freedom for Ministry and Evangelization

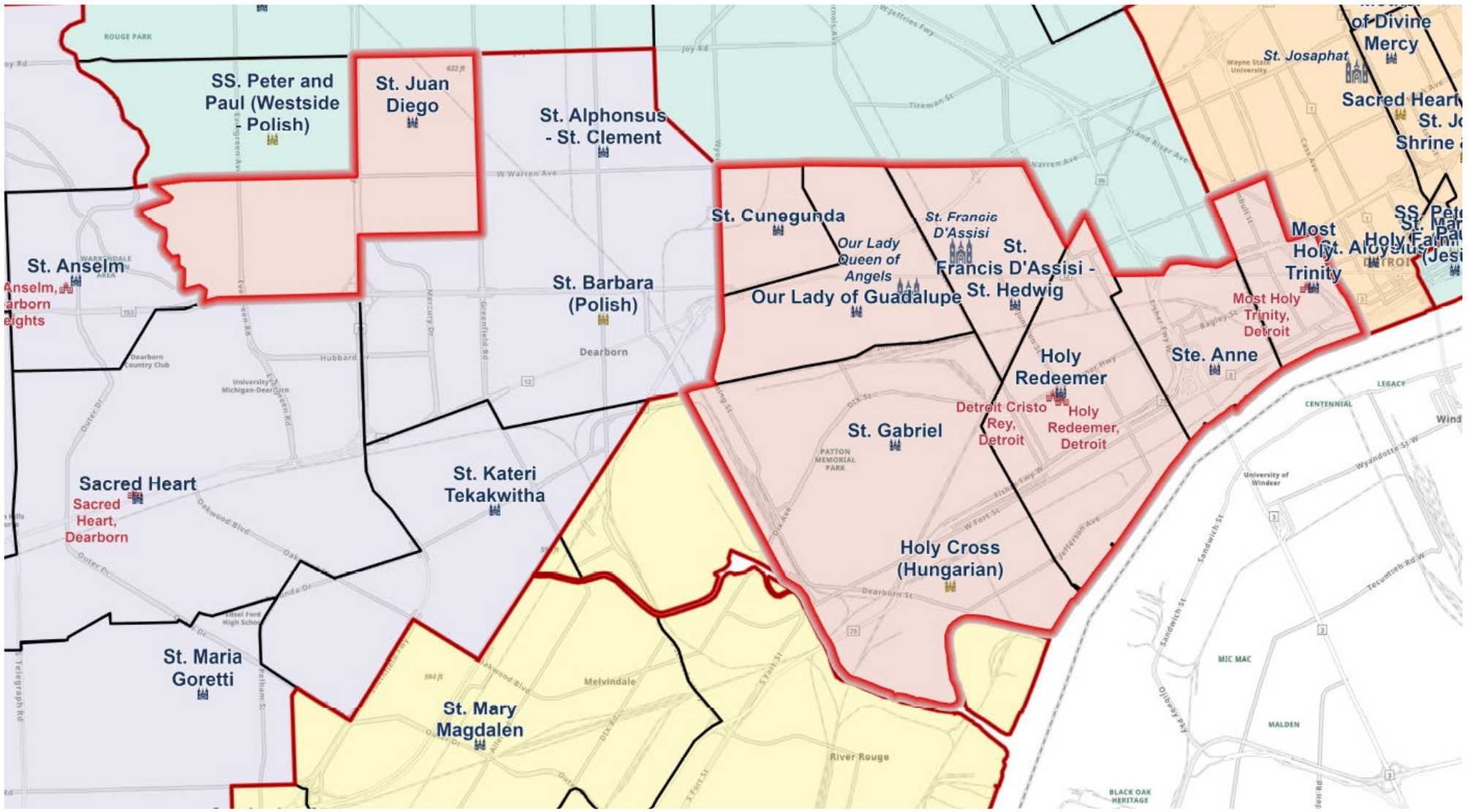


- With 4 in 10 parishes operating at a deficit, a growing share of parish leadership time and resources is focused on covering shortfalls rather than advancing pastoral mission.
- More than $18 million in parish debt and $94 million in unfunded maintenance are tying parish finances to buildings and past decisions instead of present evangelization and ministry.
- Financial strain increasingly directs parish energy toward sustaining facilities, limiting the capacity to invest in people, formation, and outreach central to the Church's mission.

Section Two

Planning Area 2

Planning Area 2



About Our Planning Area

- The planning area is in Southwest Detroit within Wayne County. The area is noncontiguous, separated by Planning Area 6. The larger section runs north–south from Warren Avenue to the Rouge River and east–west from Wyoming Road to the Detroit River. The smaller section runs north–south from Joy Road to Ford Road and east–west from Evergreen Road to Greenfield Road.

- This planning area falls within the Central Region of the Archdiocese of Detroit.

- The area includes 8 territorial parishes and 1 personal parish, with a total of 11 worship sites and 2 schools. It is currently served by 4 Archdiocesan priests and 6 Religious/Extern priests.

- Parishes and church buildings are generally within 5 miles of each other; even with the separation, the furthest points in the area are no more than 15 miles—or about a 20-minute drive—apart.

Demographic Trends

- Total population has decreased by 7% since the 2010 census.
- Registered Catholic households have decreased 20% since 2010.
- 6.8% of total households in the area are registered Catholic, which is higher than the archdiocesan average of 5%.
- Median age is 30.1 years (up 2 years since 2010).
- Median household income in the area is $41,094, which is lower than the archdiocesan average of $72,109.
- The area's racial makeup has consistent, with the diversity index only slightly rising from 82 to 87 (+5 points) since 2010.

US Census Data

Parish Name	Asian/Pacific Islander	Black/African American	Hispanic /Latino	Native American	Other Race	Two or More Races	White
Holy Redeemer Parish	0.0%	13.3%	67.9%	0.9%	47.5%	14.2%	24.1%
Most Holy Trinity Parish	7.4%	52.9%	3.7%	0.0%	0.8%	2.8%	36.0%
Our Lady of Guadalupe Parish	0.0%	7.3%	72.0%	1.2%	38.8%	19.6%	33.1%
St. Cunegunda Parish	0.1%	5.6%	48.7%	0.9%	21.3%	15.7%	56.5%
St. Francis D'Assisi - St. Hedwig Parish	0.6%	27.2%	60.4%	0.6%	35.3%	14.5%	21.8%
St. Gabriel Parish	0.1%	4.7%	59.8%	2.1%	41.8%	13.9%	37.4%
St. Juan Diego	0.5%	46.4%	9.8%	0.4%	2.0%	6.4%	44.3%
Ste. Anne Parish	2.2%	24.4%	28.8%	0.2%	15.4%	12.7%	45.2%

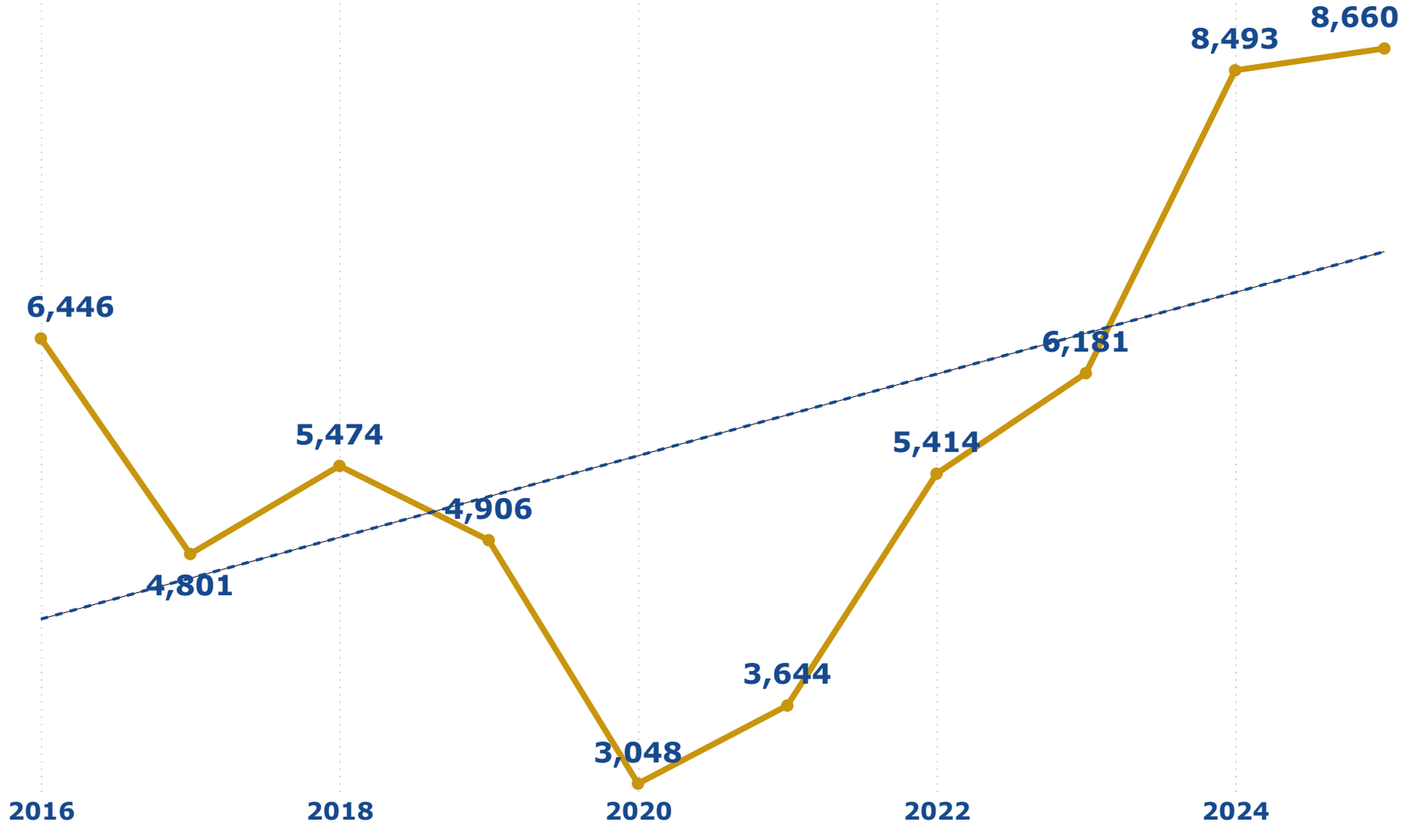
Source: ACS 2023 (5 Year Average)

US Census Data

Parish Name	Under Age 5	Age 5-19	Age 20-24	Age 25-34	Age 35-54	Age 55-64	Age 65+
Holy Redeemer Parish	8.2%	29.7%	6.2%	15.0%	21.2%	8.4%	11.3%
Most Holy Trinity Parish	3.9%	4.6%	3.2%	31.6%	21.7%	13.4%	21.6%
Our Lady of Guadalupe Parish	6.8%	31.5%	6.9%	13.0%	26.4%	7.2%	8.2%
St. Cunegunda Parish	8.5%	31.7%	8.1%	15.7%	20.8%	6.2%	9.0%
St. Francis D'Assisi - St. Hedwig Parish	8.3%	28.4%	8.5%	11.5%	23.7%	11.6%	7.9%
St. Gabriel Parish	7.6%	29.6%	6.5%	13.4%	26.7%	8.4%	7.8%
St. Juan Diego	14.2%	26.1%	6.3%	15.8%	22.3%	6.8%	8.6%
Ste. Anne Parish	6.5%	11.2%	9.3%	23.4%	25.7%	10.2%	13.7%

Source: ACS 2023 (5 Year Average)

Planning Area Mass Count Trend



Mass Count and Capacity (2024)

Parish Name	Worship Sites	Mass Count	Weekend Masses	Seating Capacity	Seating Capacity per Mass*
Holy Redeemer Parish	1	2,128	4	1,400	38%
Our Lady of Guadalupe Parish	2	2,043	4	1,500	34%
St. Gabriel Parish	1	1,249	3	700	59%
St. Francis D'Assisi - St. Hedwig Parish	2	1,160	3	2,800	14%
Ste. Anne Parish	1	738	2	1,100	34%
St. Juan Diego	1	427	4	1,100	10%
Holy Cross (Hungarian) Parish	1	283	3	450	21%
Most Holy Trinity Parish	1	249	2	700	18%
St. Cunegunda Parish	1	216	2	575	19%

*(Seating Capacity × Weekend Masses) ÷ Total Mass Count

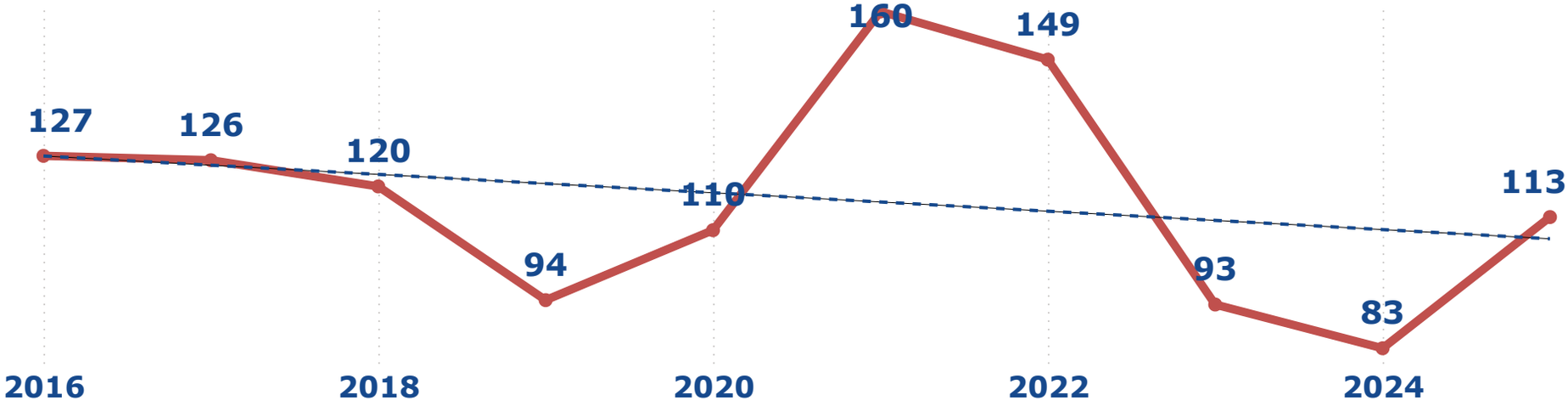
Where Parishioners Live

Parish Name	Within Parish Boundary	Within Parish (%)	Within Region Boundary	Within Region (%)	Outside Region Boundary	Outside Region (%)
Holy Cross (Hungarian) Parish			12	8%	148	93%
Holy Redeemer Parish	475	28%	672	39%	570	33%
Most Holy Trinity Parish	25	11%	92	39%	116	50%
Our Lady of Guadalupe Parish	504	33%	576	38%	435	29%
St. Cunegunda Parish	111	24%	223	48%	135	29%
St. Francis D'Assisi - St. Hedwig Parish	124	23%	310	56%	116	21%
St. Gabriel Parish	300	49%	158	26%	149	25%
St. Juan Diego	97	43%	43	19%	86	38%
Ste. Anne Parish	39	5%	362	46%	381	49%

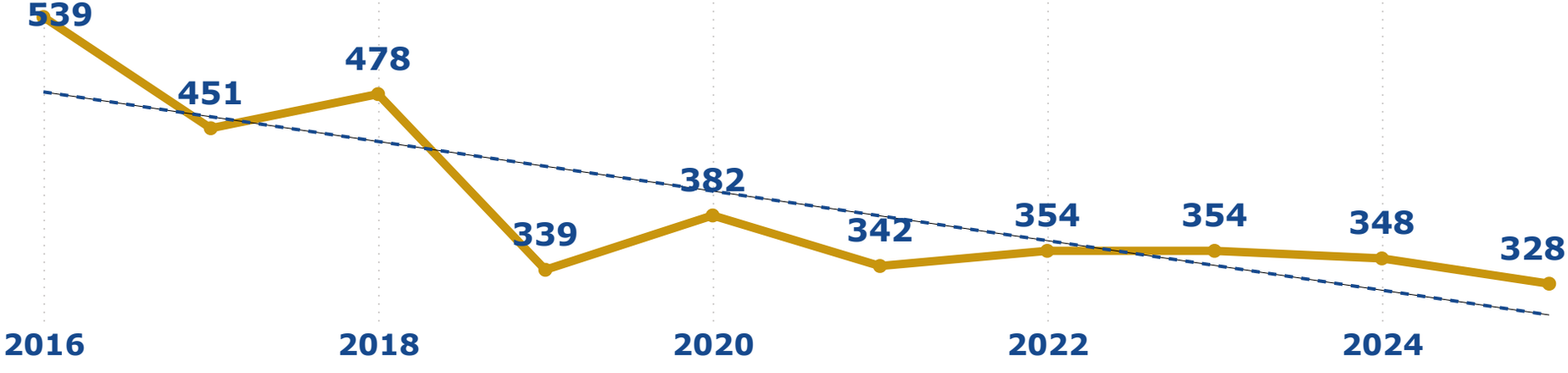
Region references the four administrative areas of the AOD-Central, South, Northwest, Northeast

Planning Area Baptisms and Funerals

Funerals



Baptisms



Sacramental Activity (2024)

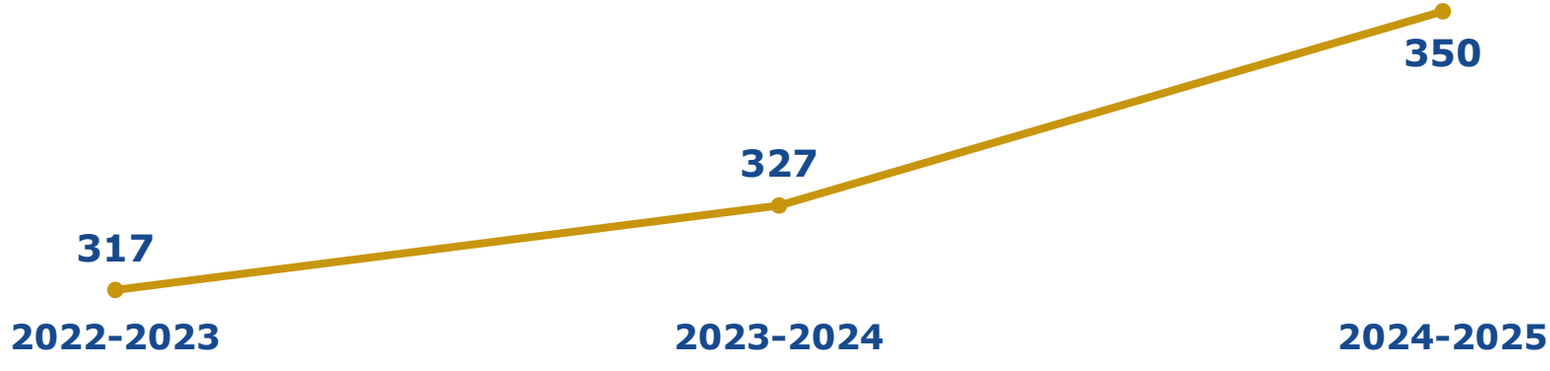
Parish Name	Funerals	Baptisms	Marriages	Confirmations	First Communions	OCIA*
Holy Redeemer Parish	28	82	7	177	169	15
Our Lady of Guadalupe Parish	3	64	10	47	46	0
St. Francis D'Assisi - St. Hedwig Parish	6	63	15	75	125	7
St. Gabriel Parish	10	57	0	109	185	9
Ste. Anne Parish	21	55	45	45	45	4
St. Cunegunda Parish	1	9	1	20	12	0
St. Juan Diego	3	9	0	27	26	3
Holy Cross (Hungarian) Parish	6	6	4	3	3	1
Most Holy Trinity Parish	5	3	5	0	4	0

*OCIA includes adult baptisms, communions, and confirmations.

Planning Area School Enrollment

Parish and School	2022-2023	2023-2024	2024-2025
Holy Redeemer Parish			
Holy Redeemer School	204	214	223
Most Holy Trinity Parish			
Most Holy Trinity Catholic Academy	113	113	127

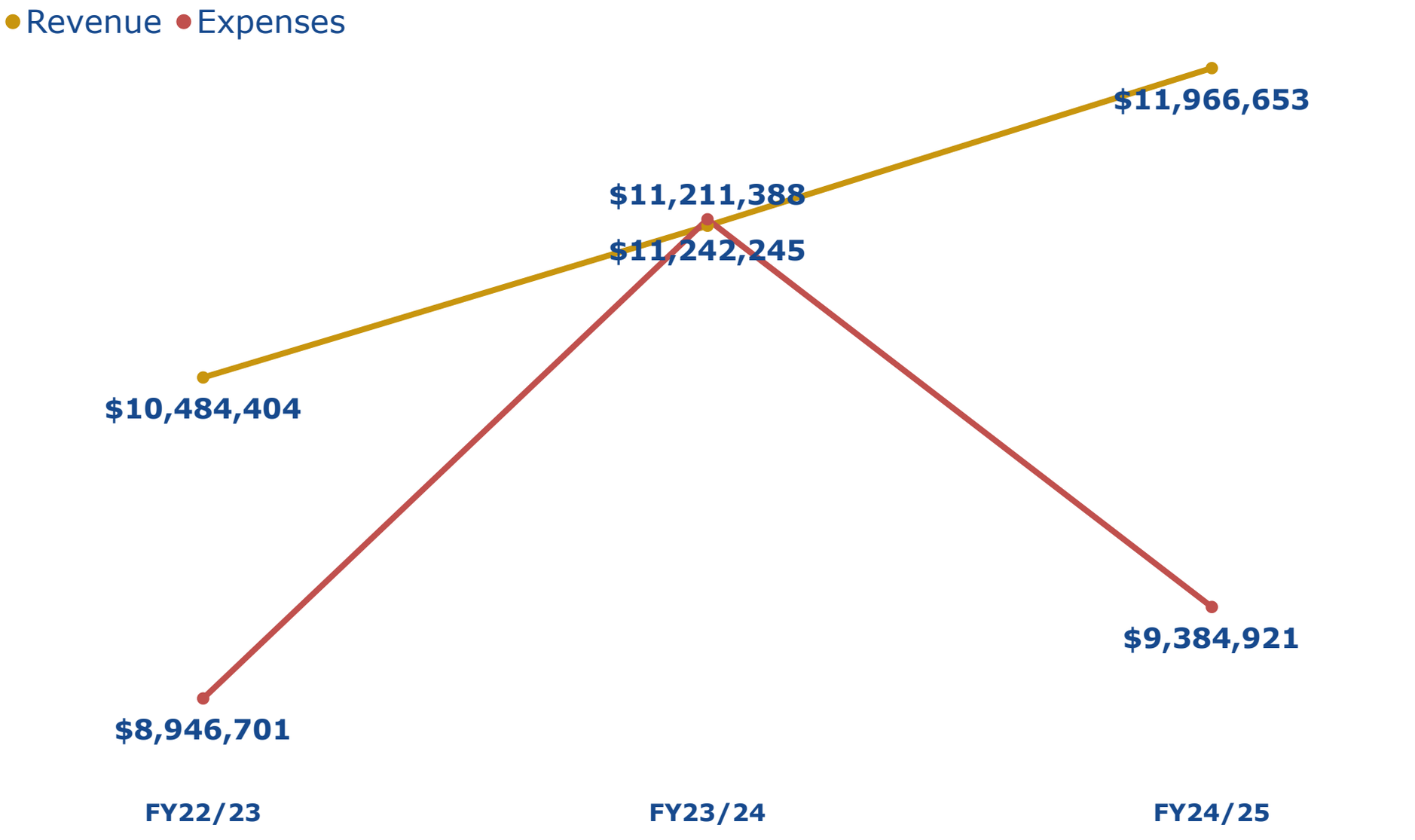
School Enrollment Trend



Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

Planning Area Financial Trend



Revenue Summary (FY 24/25)

Parish Name	Collections	Rental Income	Fundraising	Tuition & Fees	Other	Total Revenue
Holy Cross (Hungarian) Parish	$236,079	$0	$35,511	$0	$113,770	$385,360
Holy Redeemer Parish	$692,335	$160,958	$109,592	$353,808	$1,652,708	$2,969,401
Most Holy Trinity Parish	$125,716	$187,975	$34,800	$732,027	$1,308,893	$2,389,411
Our Lady of Guadalupe Parish	$428,964	$571,850	$0	$20,346	$56,118	$1,077,278
St. Cunegunda Parish	$66,487	$66,000	$0	$0	$17,272	$149,760
St. Francis D'Assisi - St. Hedwig Parish	$259,535	$392,022	$77,137	$0	$73,099	$801,793
St. Gabriel Parish	$221,064	$546,312	$0	$17,669	$176,410	$961,455
St. Juan Diego	$161,756	$986,436	$7,418	$10,276	$46,854	$1,212,741
Ste. Anne Parish	$301,493	$638,088	$404,924	$6,220	$668,729	$2,019,455

Expense Summary (FY 24/25)

Parish Name	Salary & Benefits	Contractors	Facilities	Other	Capital Expenditures	Total Expenses
Holy Cross (Hungarian) Parish	$174,682	$8,522	$70,101	$33,057	$22,265	$308,627
Holy Redeemer Parish	$1,216,974	$150,667	$272,148	$493,703	$468,355	$2,601,847
Most Holy Trinity Parish	$1,034,823	$50,174	$172,399	$246,855	$342,301	$1,846,552
Our Lady of Guadalupe Parish	$304,910	$24,547	$278,587	$184,893	$36,242	$829,180
St. Cunegunda Parish	$69,497	$9,353	$55,172	$29,592	$5,775	$169,389
St. Francis D'Assisi - St. Hedwig Parish	$240,788	$48,274	$285,129	$165,713	$60,160	$800,063
St. Gabriel Parish	$219,304	$26,315	$144,406	$145,146	$1,146	$536,317
St. Juan Diego	$344,924	$35,753	$434,714	$215,891	$1,600	$1,032,882
Ste. Anne Parish	$500,591	$36,263	$287,723	$326,280	$109,206	$1,260,063

Revenue and Expenses Trend

Fiscal Year	FY22/23			FY23/24			FY24/25		
Parish Name	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)
Holy Cross (Hungarian) Parish	$295,298	$294,012	$1,286	$311,153	$306,277	$4,876	$385,360	$308,627	$76,733
Holy Redeemer Parish	$3,079,851	$1,743,579	$1,336,272	$2,745,714	$2,190,993	$554,721	$2,969,401	$2,601,847	$367,554
Most Holy Trinity Parish	$1,847,138	$1,767,845	$79,293	$1,959,343	$1,643,764	$315,580	$2,389,411	$1,846,552	$542,859
Our Lady of Guadalupe Parish	$896,670	$761,417	$135,253	$1,032,515	$848,892	$183,623	$1,077,278	$829,180	$248,098
St. Cunegunda Parish	$131,928	$110,732	$21,197	$197,089	$116,499	$80,590	$149,760	$169,389	($19,629)
St. Francis D'Assisi - St. Hedwig Parish	$721,802	$818,829	($97,027)	$888,475	$754,554	$133,922	$801,793	$800,063	$1,730
St. Gabriel Parish	$737,178	$617,810	$119,367	$1,010,442	$627,947	$382,495	$961,455	$536,317	$425,138
St. Juan Diego	$1,184,377	$1,317,758	($133,381)	$1,191,205	$1,464,219	($273,014)	$1,212,741	$1,032,882	$179,858
Ste. Anne Parish	$1,590,161	$1,514,719	$75,442	$1,875,452	$3,289,101	($1,413,649)	$2,019,455	$1,260,063	$759,392

Asset & Liability Summary (FY 24/25)

Parish Name	Unrestricted Cash/Savings	Restricted Savings	Bills Due	Payable Loans	Net Equity
Holy Cross (Hungarian) Parish	$777,752	$0	$1,302	$0	$771,450
Holy Redeemer Parish	$3,899,516	$0	$98,373	$576,835	$5,753,632
Most Holy Trinity Parish	$1,248,709	$0	($32)	$0	$1,223,777
Our Lady of Guadalupe Parish	$1,155,977	$53,636	$11,551	$0	$1,147,979
St. Cunegunda Parish	$60,307	$0	$26,590	$0	$69,102
St. Francis D'Assisi - St. Hedwig Parish	$2,167,906	$81,592	$15,824	$0	$2,232,478
St. Gabriel Parish	$1,038,779	$0	$20,233	$0	$2,302,964
St. Juan Diego	$190,610	$0	$54,166	$81,505	$451,867
Ste. Anne Parish	$666,393	$14,096	$2,660	$0	$1,167,757

Section Three

Our Lady of Guadalupe Parish

Detroit

Parish History

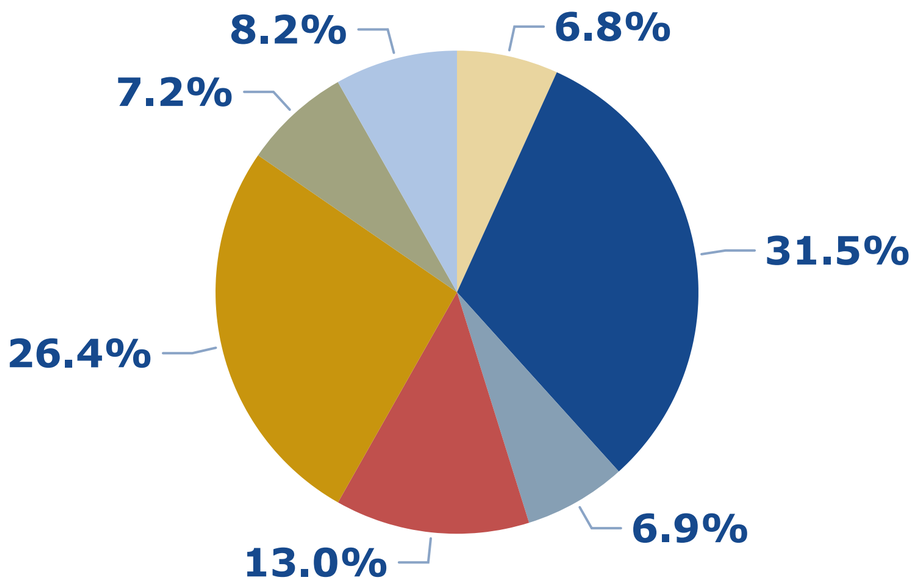
Our Lady of Guadalupe Parish in Detroit was established in 2014 through the merger of two historic parishes: St. Stephen Mary Mother of the Church (founded in 1915) and Our Lady Queen of Angels (founded in 1917). Over the years, the parish has become a spiritual home for a growing Hispanic population, reflecting the cultural richness and evolving demographics of the community. The parish has long been recognized for its vibrant youth ministry and liturgical celebrations.

The mission of Our Lady of Guadalupe Parish is to be a welcoming and inclusive community that opens its doors to all—Catholics, non-Catholics, and anyone in need—through Christian service and evangelization. The parish fosters spiritual growth through a wide range of groups and ministries tailored to different life stages, including catechesis, youth and seniors' groups, Marriage Encounter, and Emmaus retreats. Parishioners are encouraged to grow in discipleship in ways that meet their personal and spiritual needs. The parish also witnesses Christ's love and mercy through its well-known food pantry, compassionate funeral ministry, and a nonjudgmental, open-hearted approach to all who enter.

US Census Data (Parish Boundary)

Age

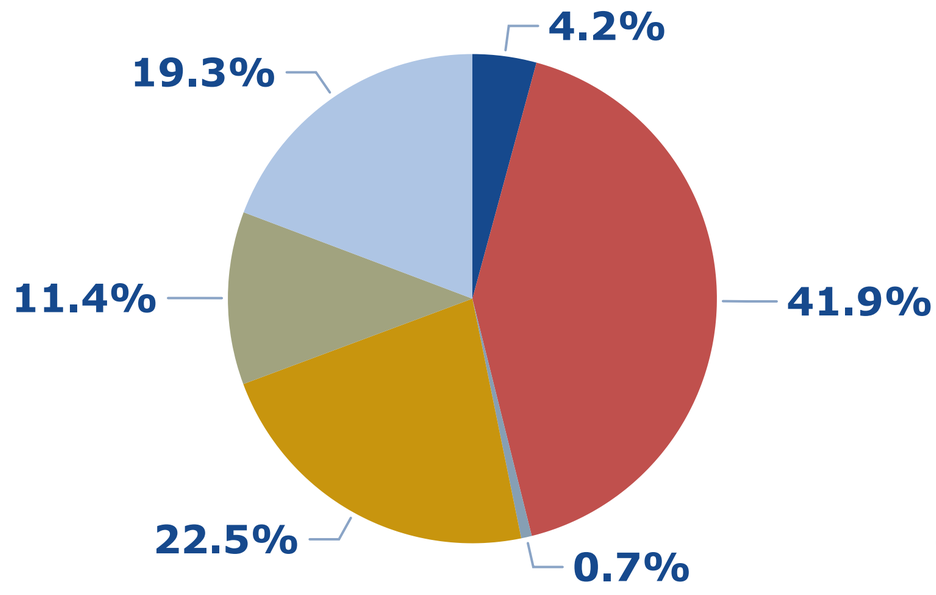
- Under 5
- 5-19
- 20-24
- 25-34
- 35-54
- 55-64
- 65+



27
Median Age

Race/Ethnicity

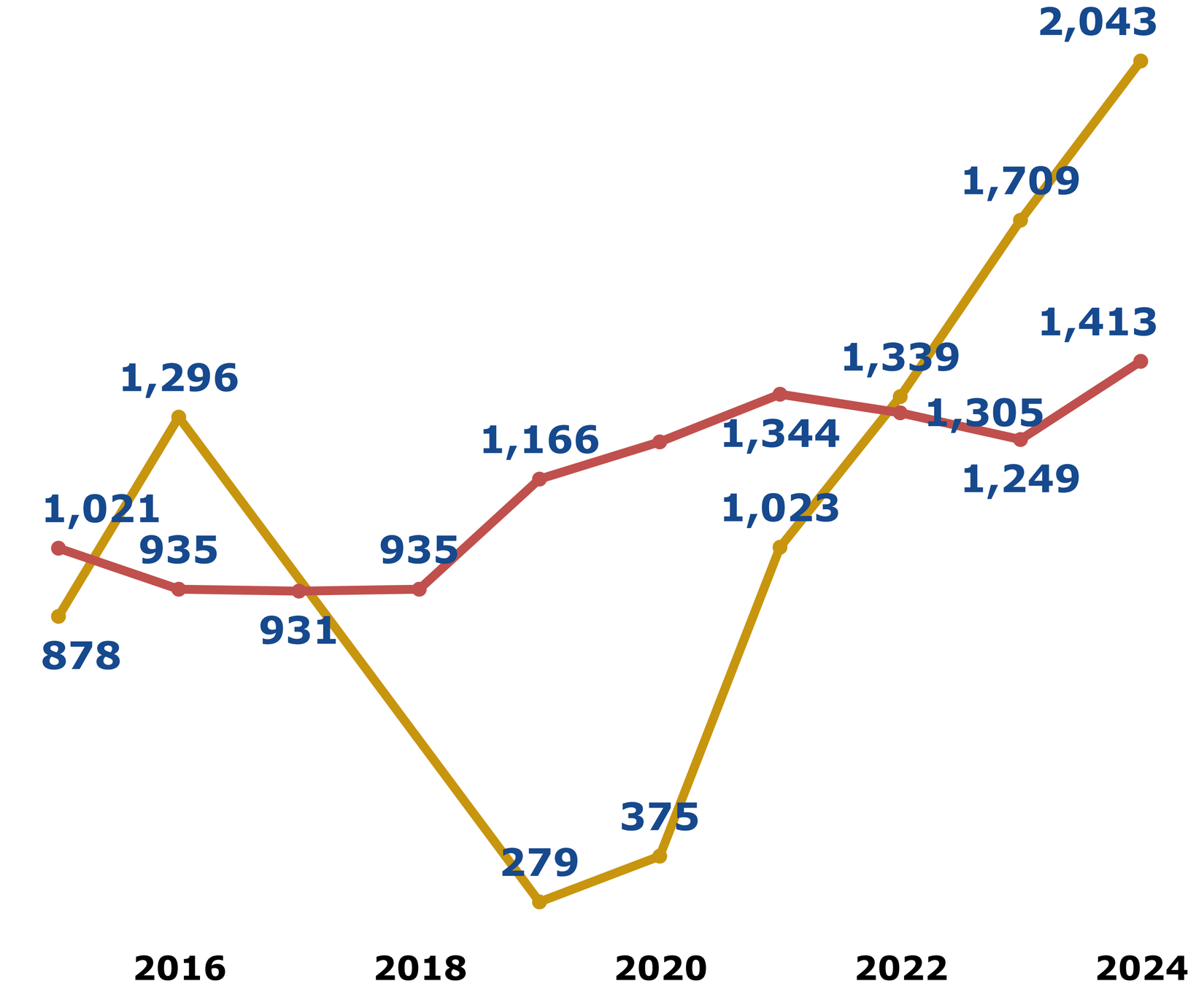
- Asian/Pacific Islander
- Black/African American
- Hispanic/Latino
- Native American
- Other Race
- Two or More Races
- White



23,324
Total Population

Source: ACS 2023 (5 Year Average)

Worshipping Households



Number of worship sites

2

Number of weekend masses

4

Seating capacity

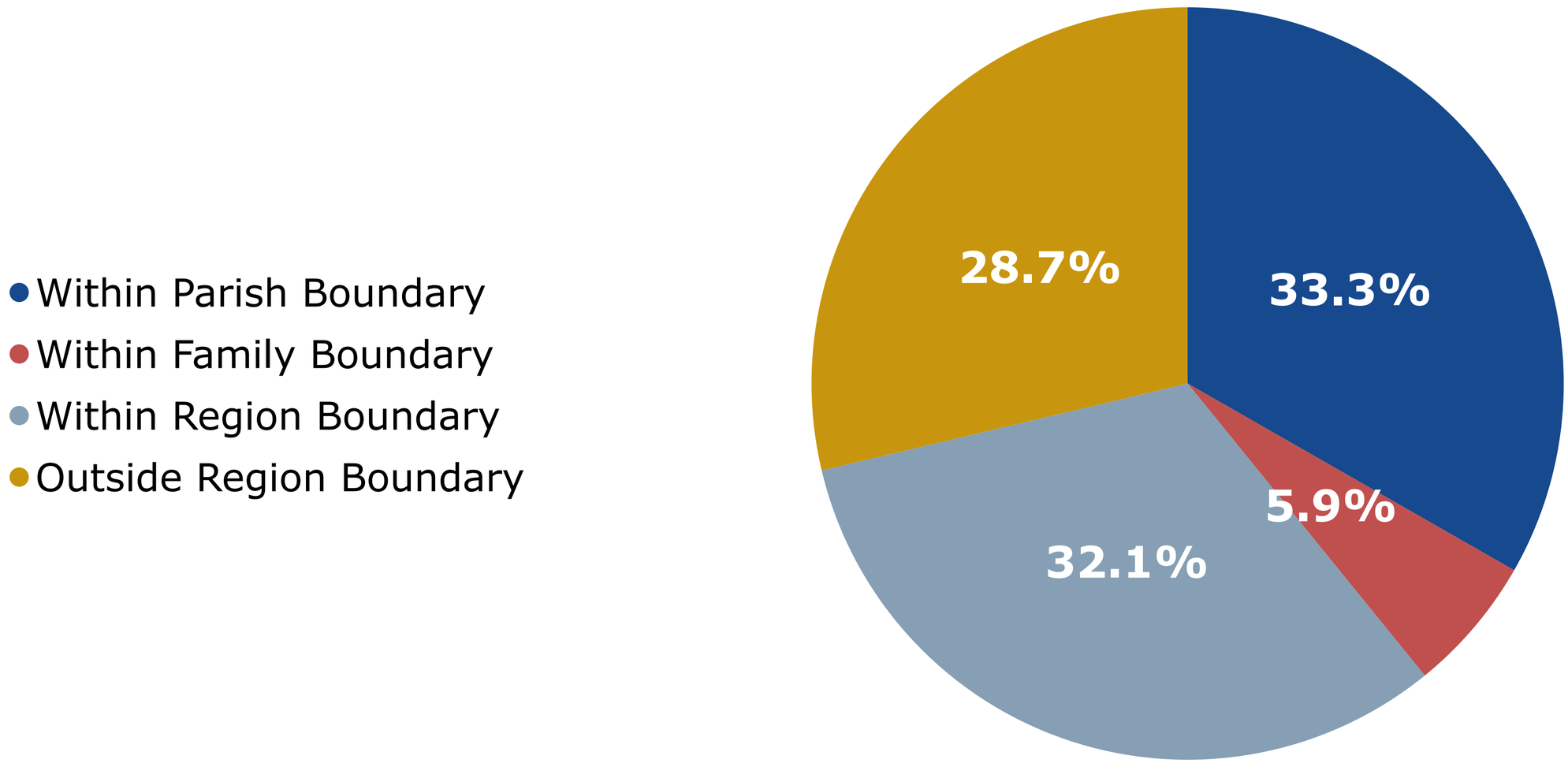
1500

Mass attendance as a percent of capacity

34%

Source: ParishSoft and Parish Reported to AOD

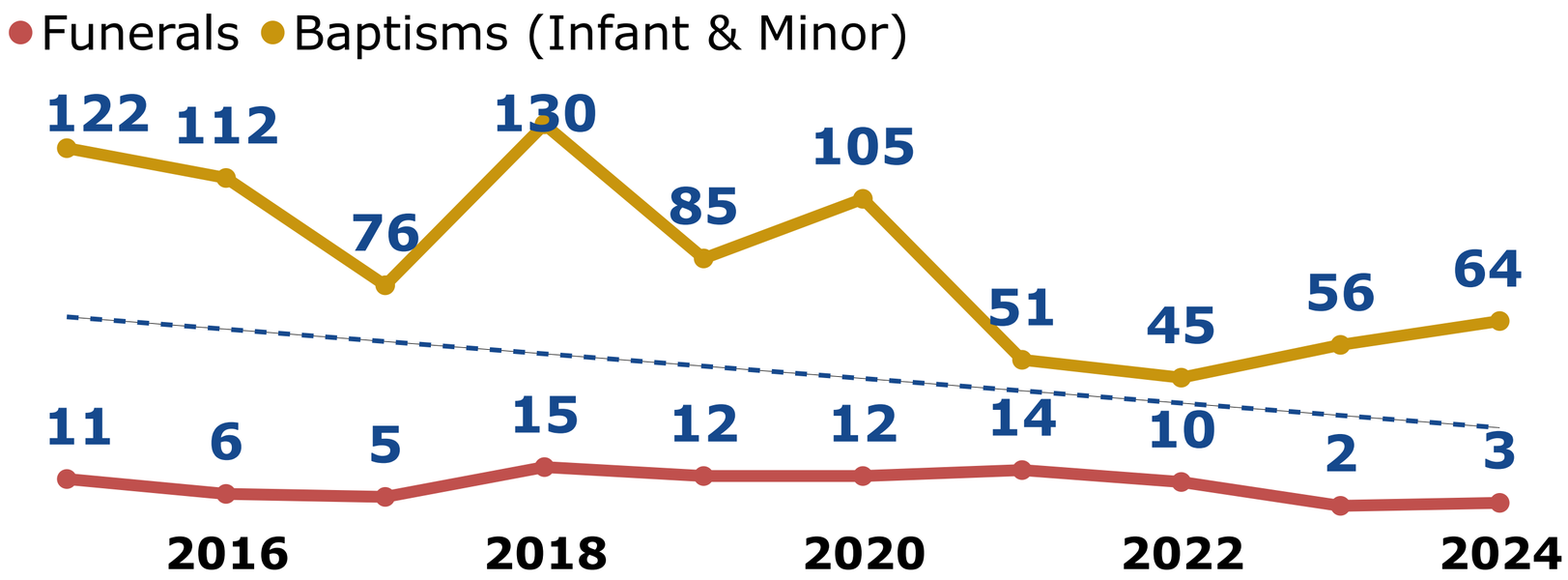
Where Parishioners Live



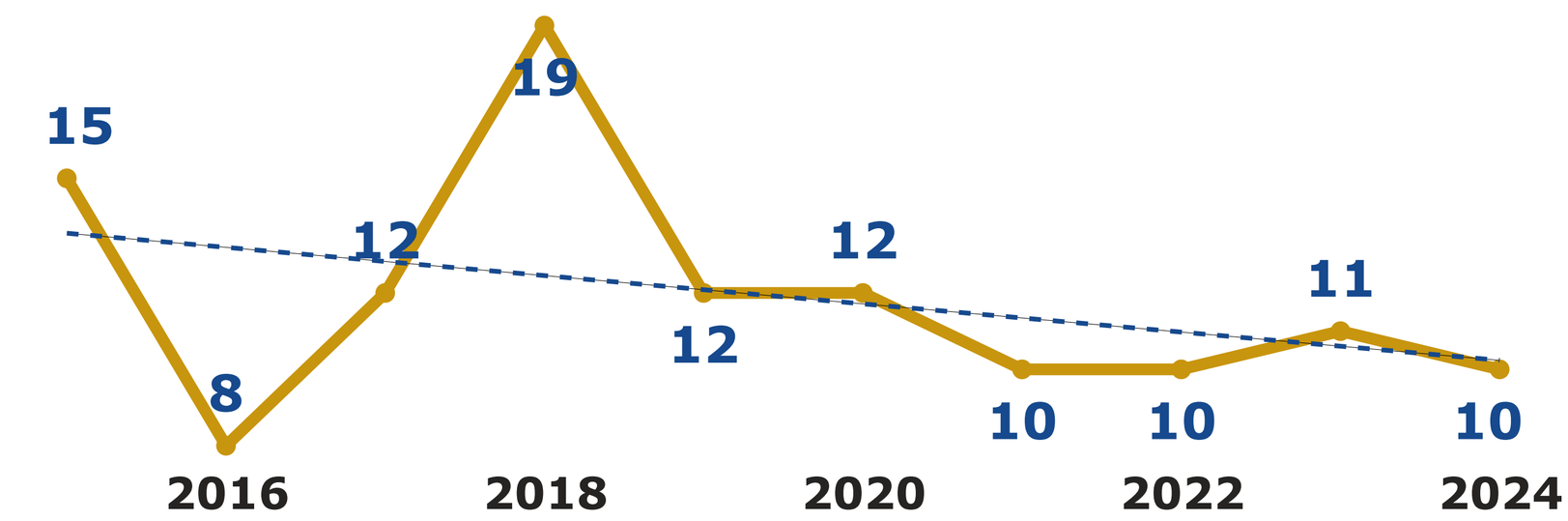
Source: ParishSoft

Sacraments of Life Trend

Funerals and Baptisms



Marriage Trend



Percent Change 2015-2024

Funerals
-72.7%

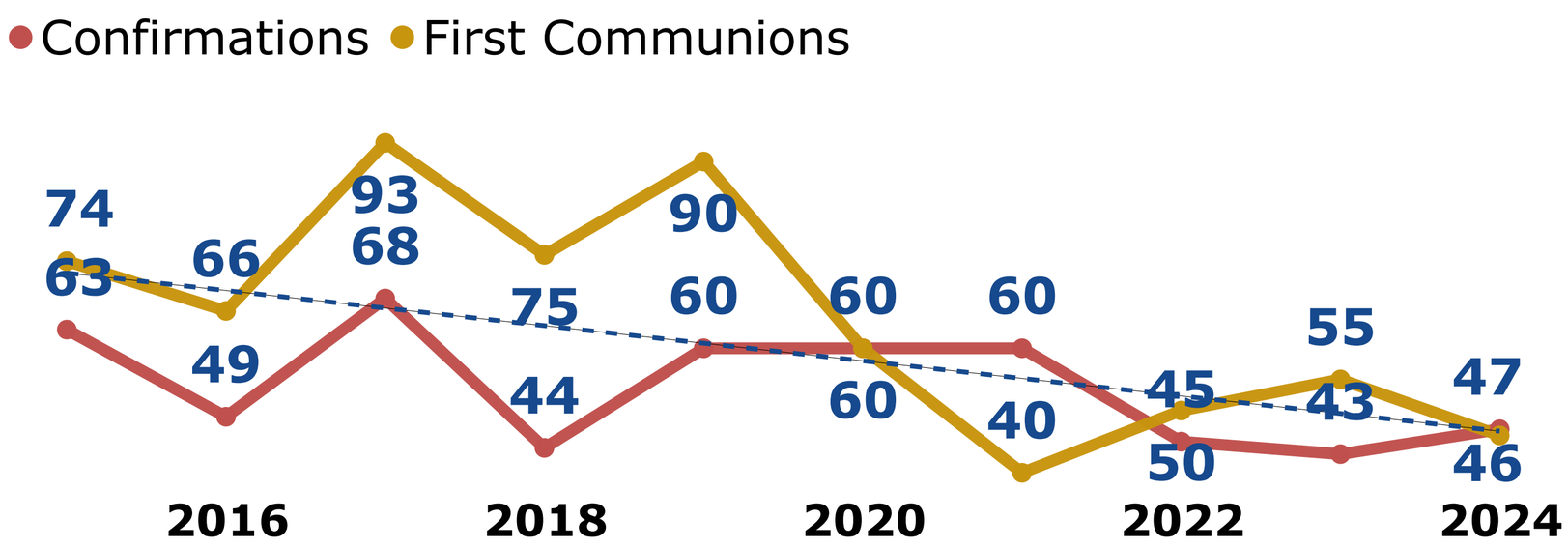
Infant & Minor Baptisms
-47.5%

Marriages
-33.3%

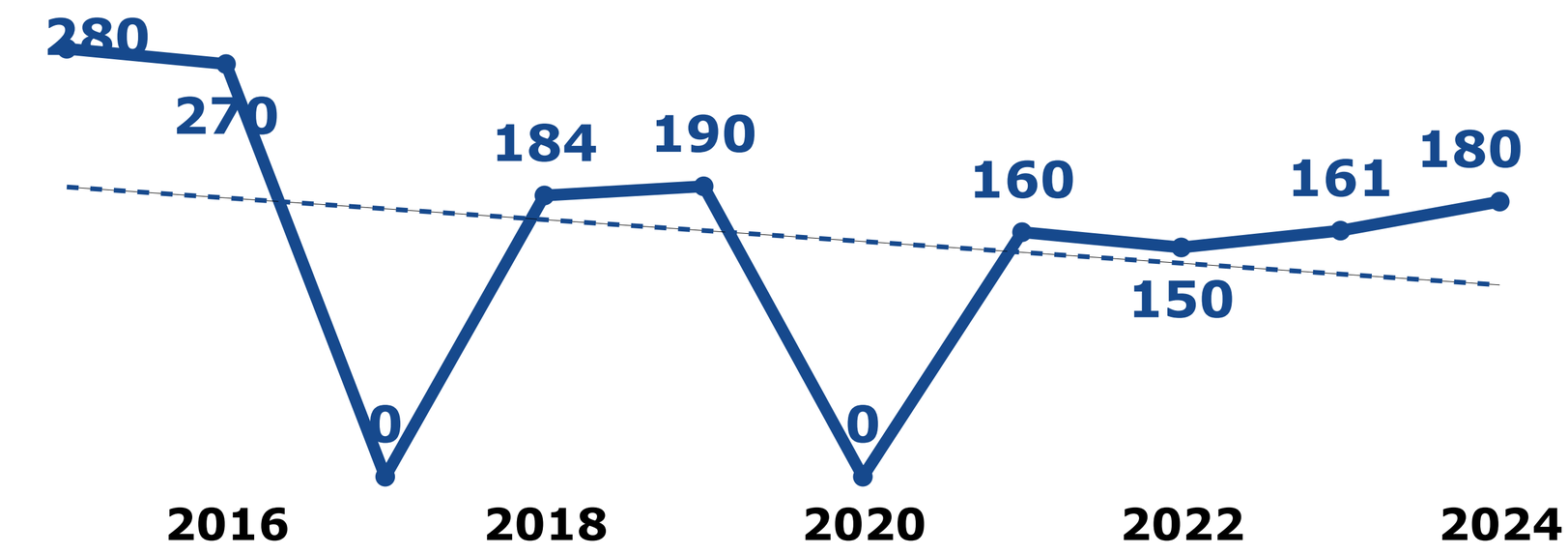
Source: Parish Reported to Official Catholic Directory

Youth Evangelization

Sacramental Trend



Religious Education Enrollment



*Parishes with a school may have included school religious education in the total enrollment number

Percent Change 2015-2024

Confirmations
-25.4%

First Communions
-37.8%

Religious Education
-35.7%

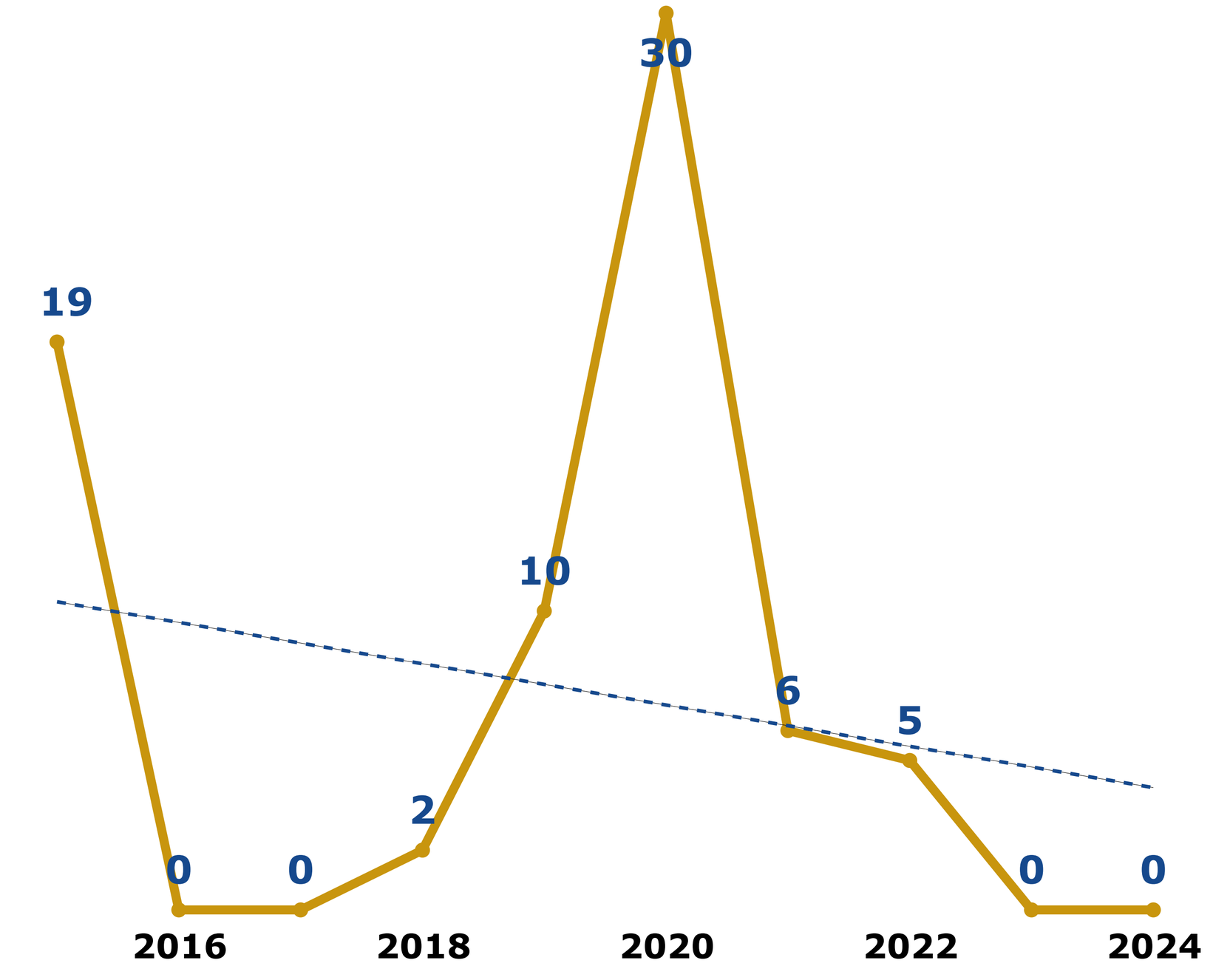
Note: Sacraments may have been registered in another parish hosting a FOP combined event

Source: Parish Reported to Official Catholic Directory

OCIA (Order of Christian Initiation of Adults)

Sacramental Trend

Total Full Communions, Catechumens, Adult Baptisms



Percent Change 2015-2024

Adult Sacraments

-100.0%

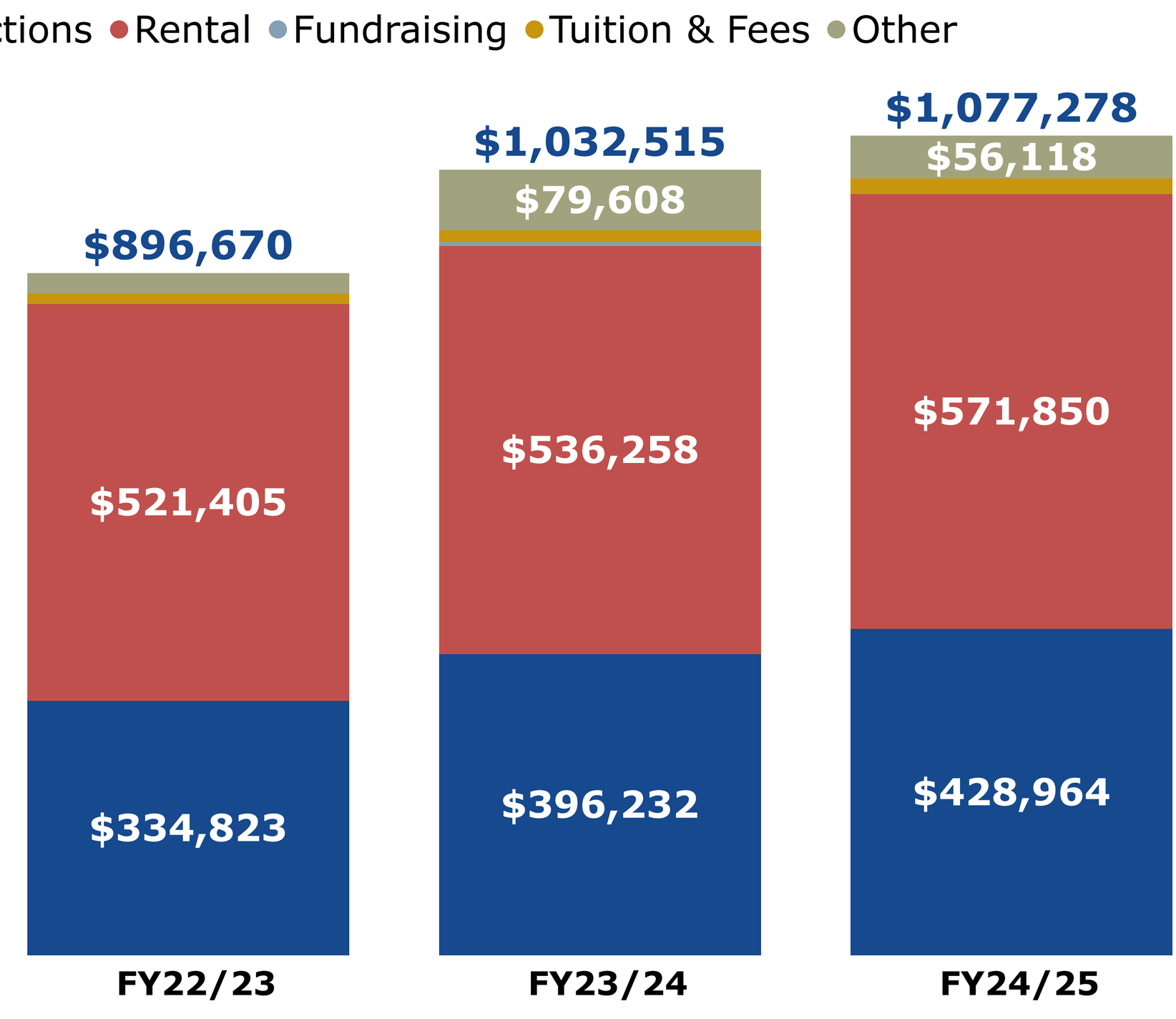
Note: Sacraments may have been registered in another parish hosting a FOP combined event

Source: Parish Reported to Official Catholic Directory

Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

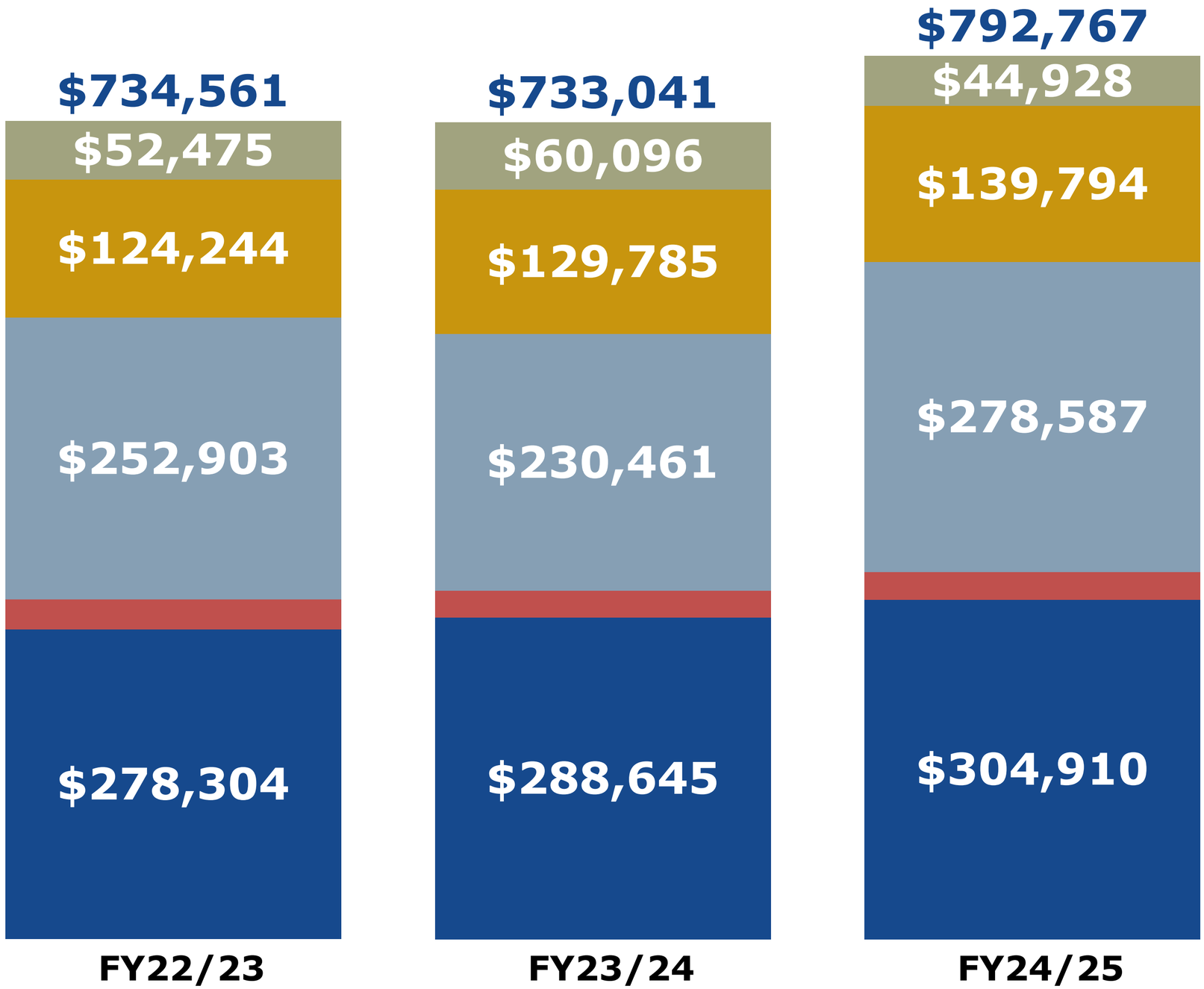
Revenue | 3 Year Trend



Source: Financial Data reported per Intacct on 9/16/2025

Operating Expenses | 3 Year Trend

● Salary & Benefits ● Contractors ● Facilities ● AOD Assessment ● Other



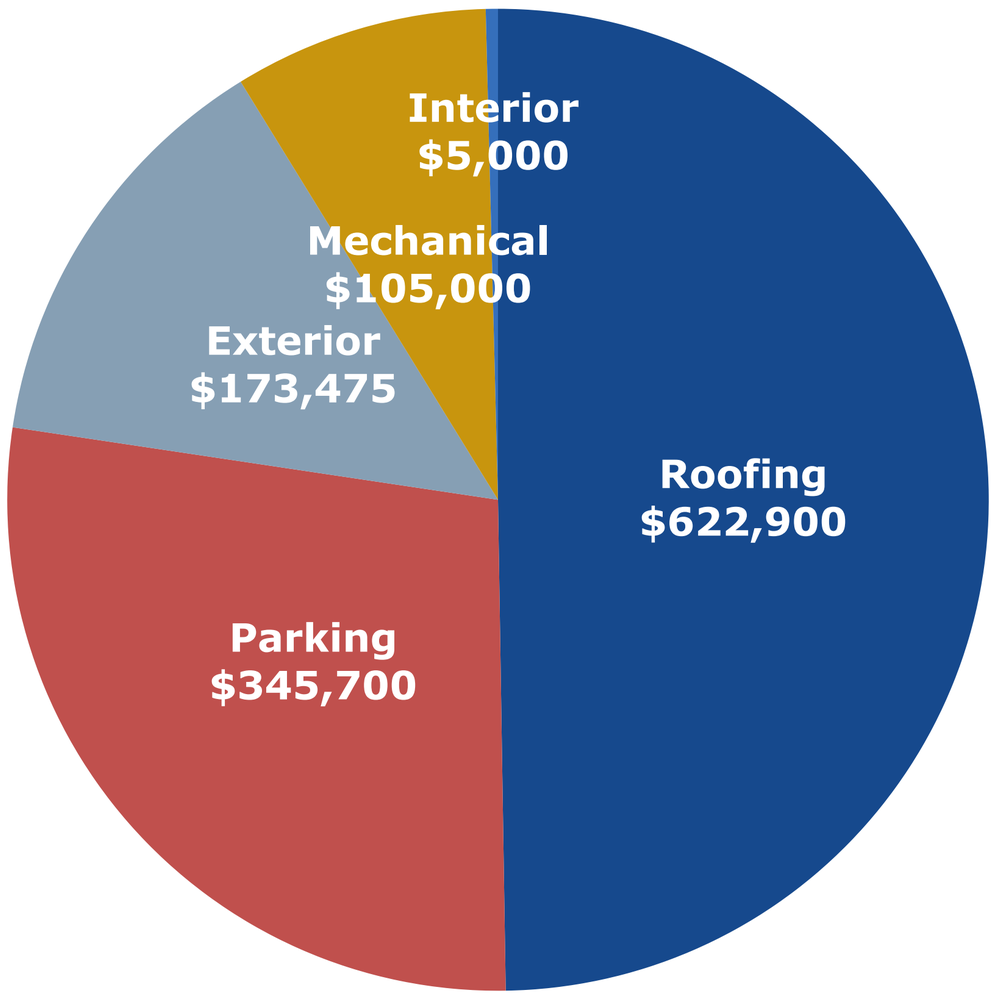
Source: Financial Data reported per Intacct on 9/16/2025

Parish Deferred Maintenance

Maintenance Required

$1,252,075

Total Estimated Cost

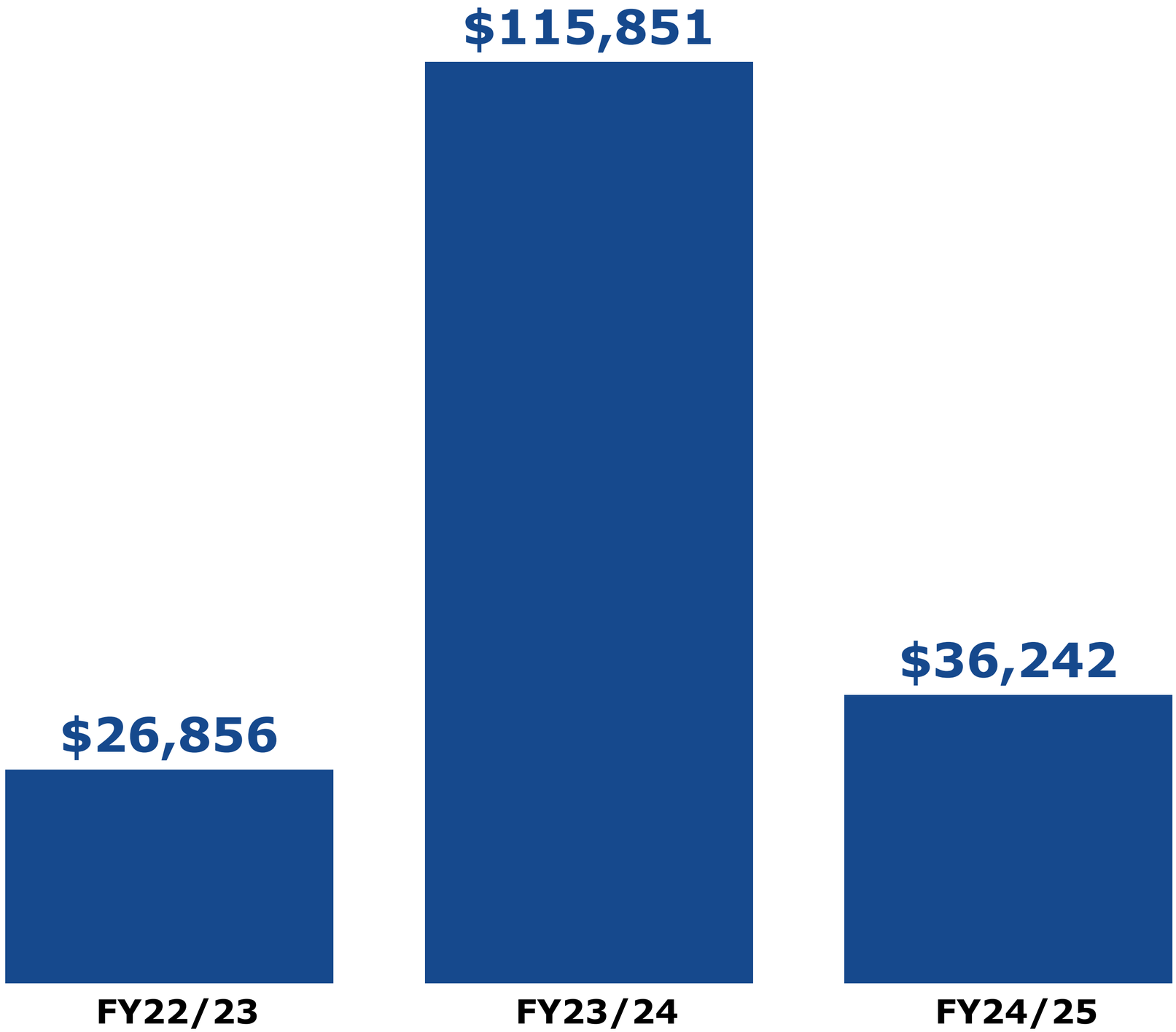


6/3/21

Evaluation Report Date

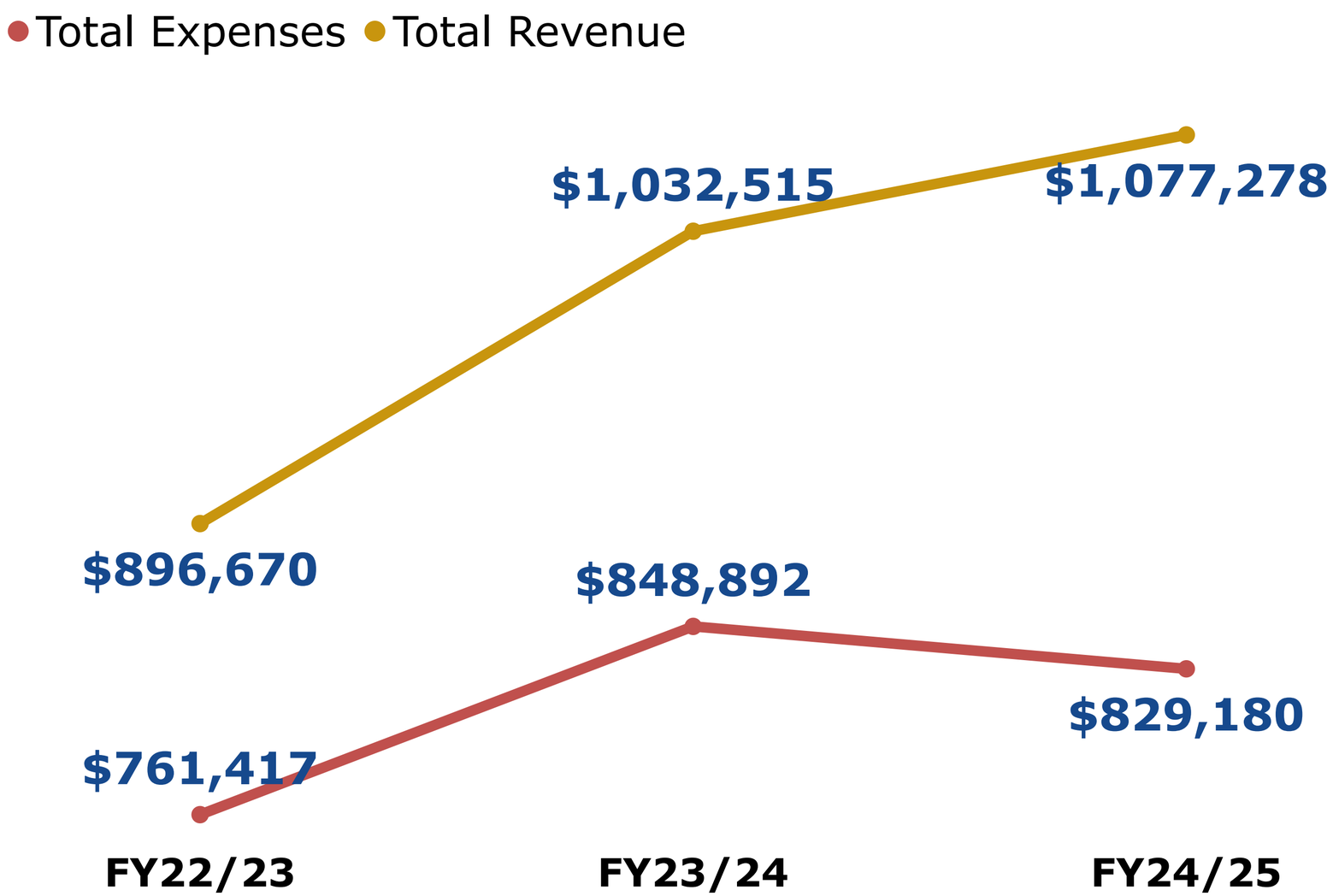
Source: Property Condition Evaluation

Capital Expenses | 3 Year Trend



Source: Financial Data reported per Intacct on 9/16/2025

Revenue and Expenses



Net Income/(Deficit)

FY22/23	FY23/24	FY24/25
$135,253	$183,623	$248,098

The relationship between revenue and expense shows net surplus/(deficit).

A higher yellow line (revenue) shows a positive net income in a given year.

A higher red line (expense) shows a negative net income in a given year.

Source: Financial Data reported per Intacct on 9/16/2025

Catholic Education Investment

Parish Subsidy for Catholic School

Parish Tuition Scholarships

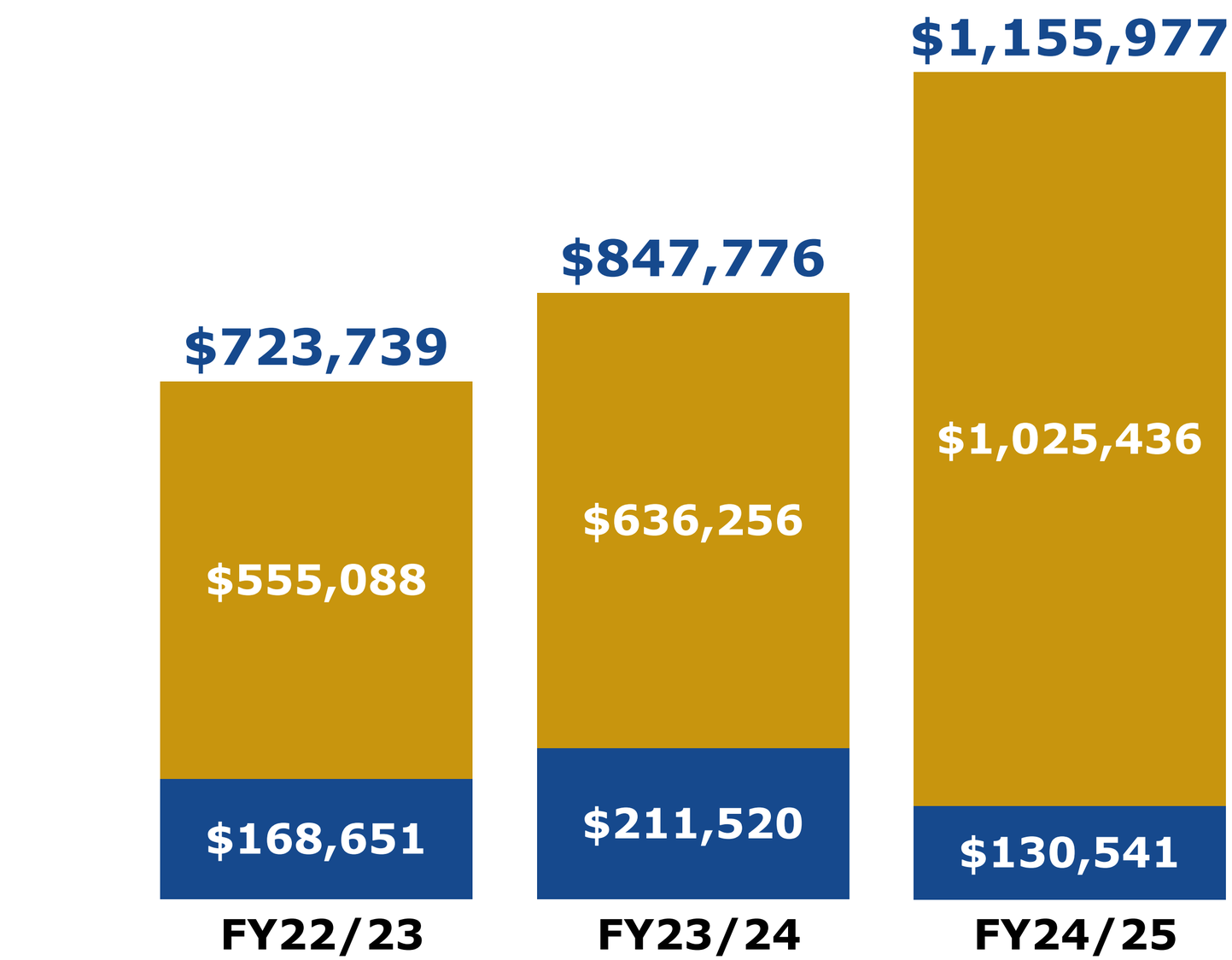
Parish subsidies fill the gap between tuition and school operating expenses for parishes with a school.

Parish Tuition Scholarships are parish funds used to help cover tuition costs for students attending Catholic Schools outside of the parish.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments Keys for Sustainability

Cash and Savings (Unrestricted)



An increase of cash and savings usually means the parish is doing well financially. It also means they are better prepared to handle surprise costs or tough times.

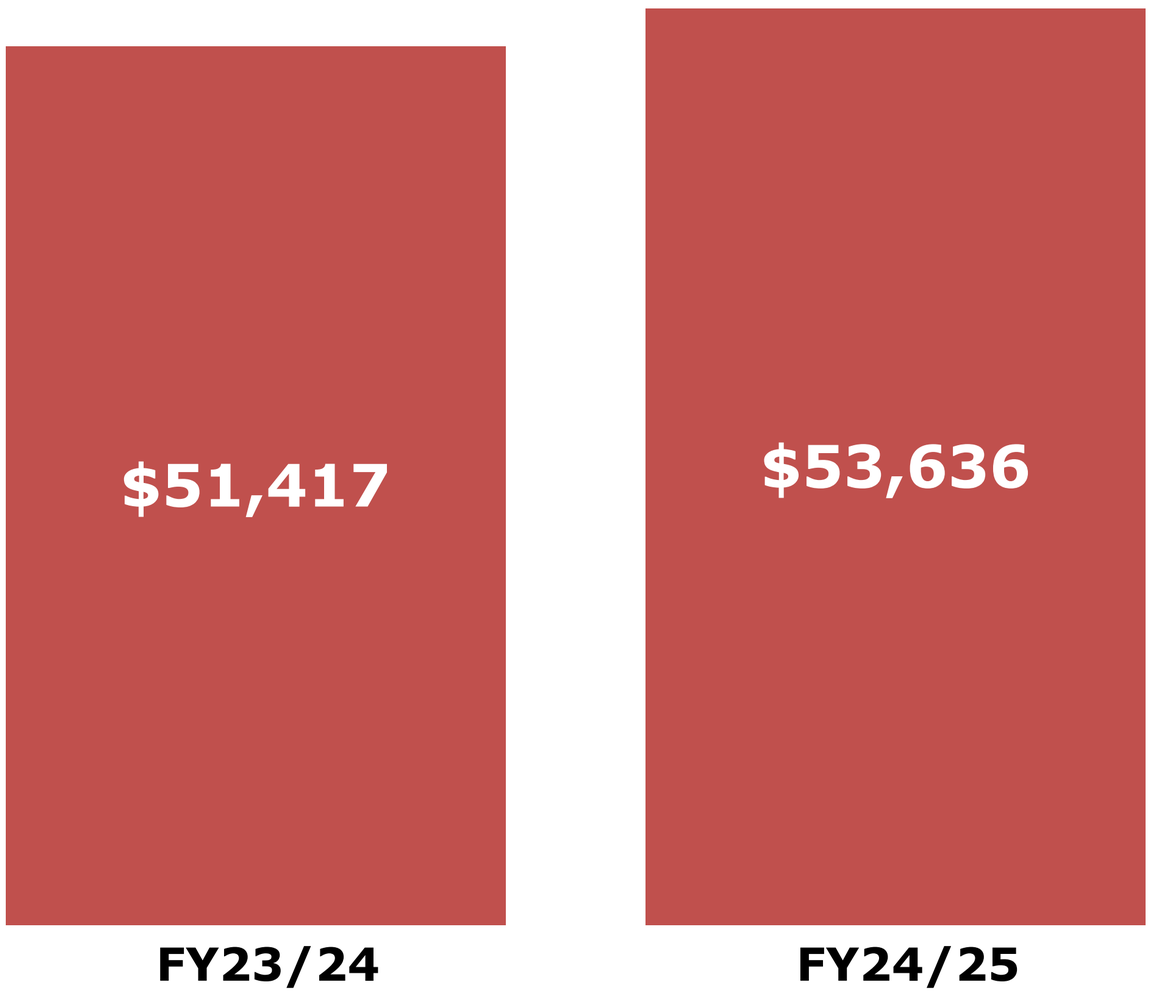
If cash and savings goes down, it may mean a parish is spending more, or collecting less. Having less cash can make it harder to deal with unexpected expenses. Sometimes, this drop is planned—like using savings for big projects or repairs.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments
Keys for Sustainability

Savings & Endowments (Restricted)

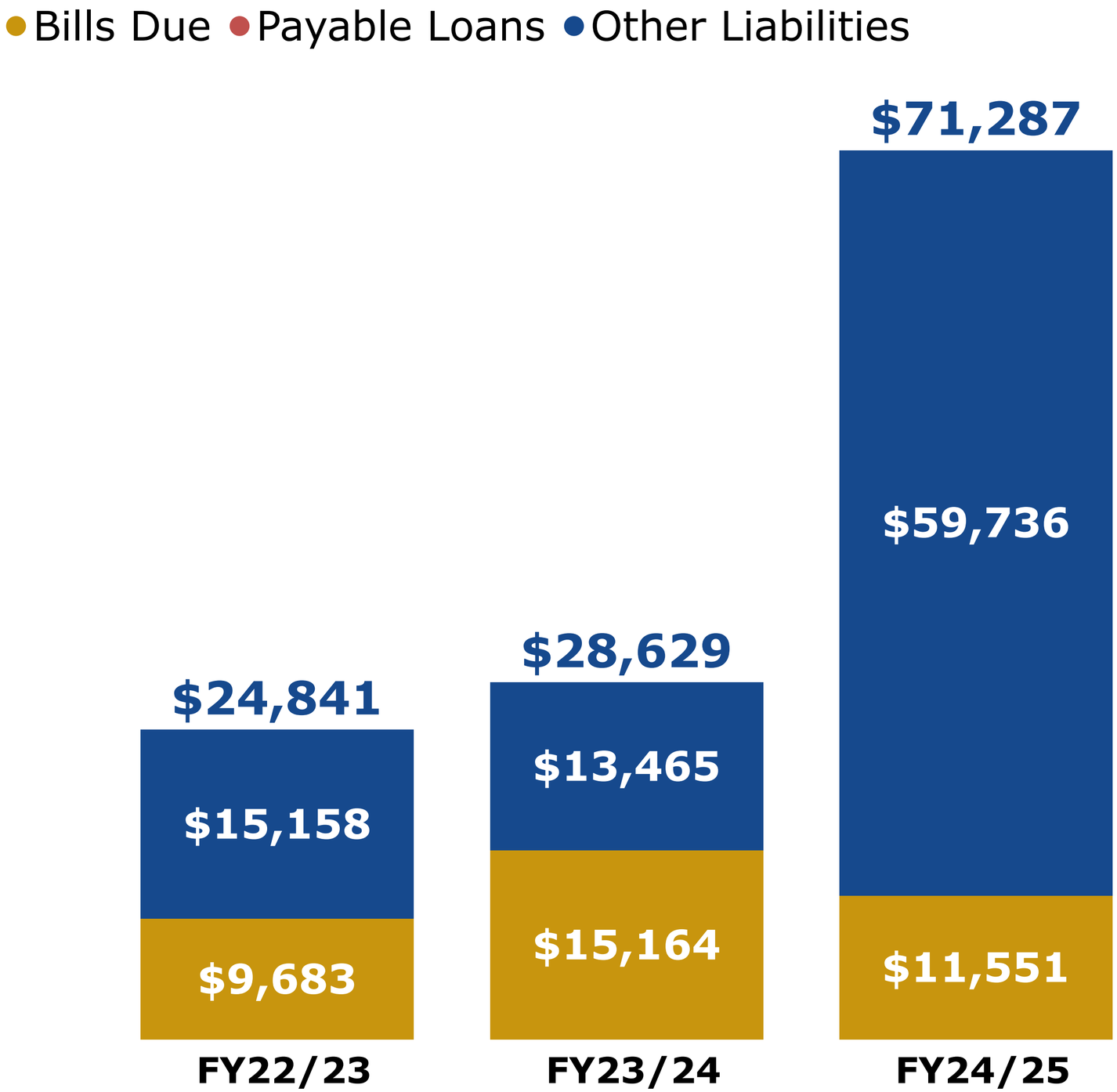
● Endowments ● Donor Restricted Trust



Note: AOD Endowments are limited to a 5.25% annual distribution

Source: Financial Data reported per Intacct on 9/16/2025

Debts and Liabilities



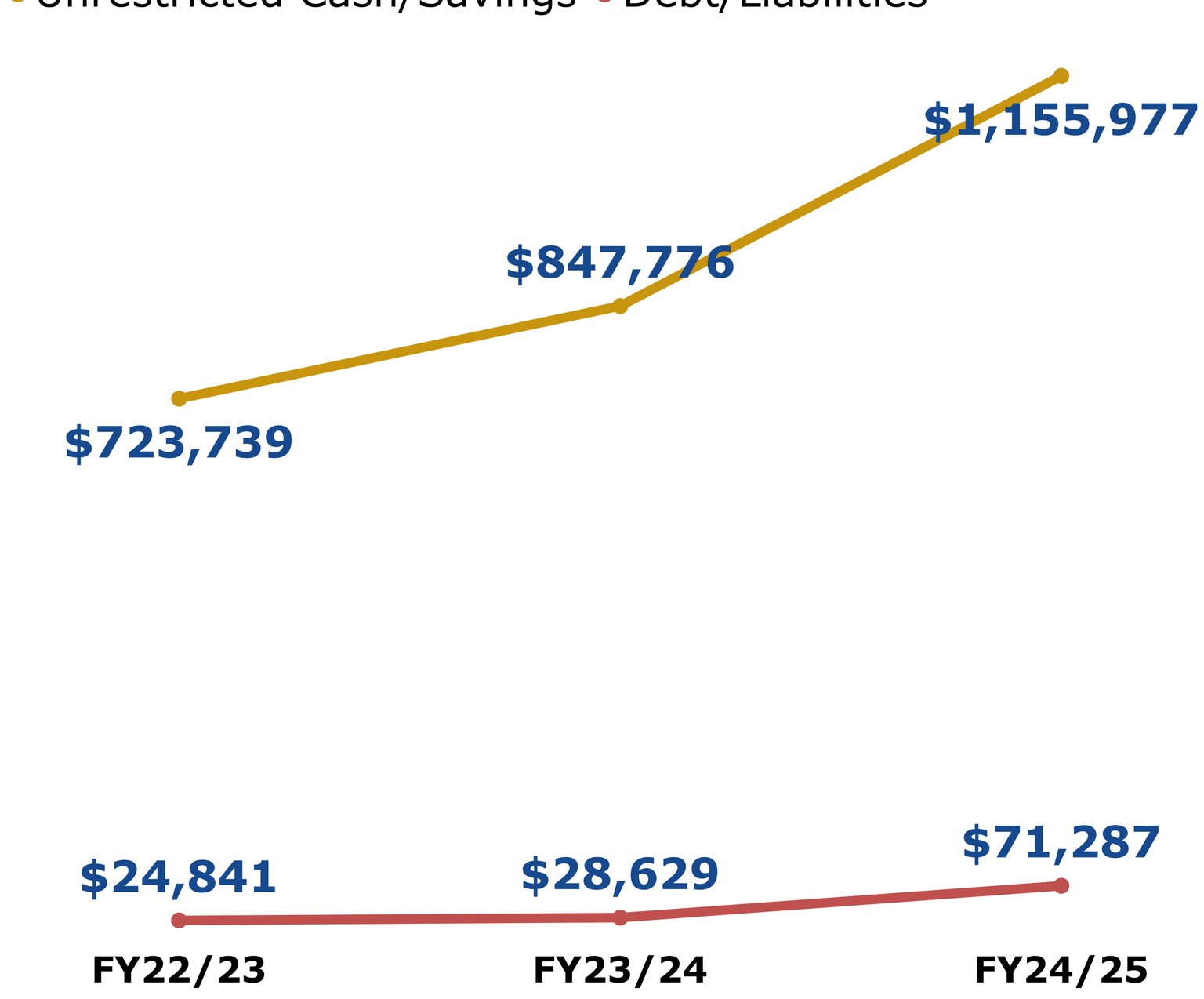
Debt going up, may mean a parish is having trouble with money or not bringing in enough cash. More debt also means more risk, especially if income isn't growing.

If debt is going down, that's usually a good sign. It means the parish is paying off what it owes and becoming more financially stable. It could also mean they're spending wisely and managing money better.

Source: Financial Data reported per Intacct on 9/16/2025

Assets and Liabilities

Relationship of Assets and Liabilities



The relationship between your Assets and Liabilities shows your net equity (net surplus/deficit) over time.

A higher **yellow** line (Unrestricted Cash/Savings) shows your parish holds more cash than you owe out.

A higher **red** line (liabilities) shows you owe more out than your parish holds in cash.

Note: Cash does not include any funds due, but not yet paid (e.g. Tuition Receivable)

Source: Financial Data reported per Intacct on 9/16/2025